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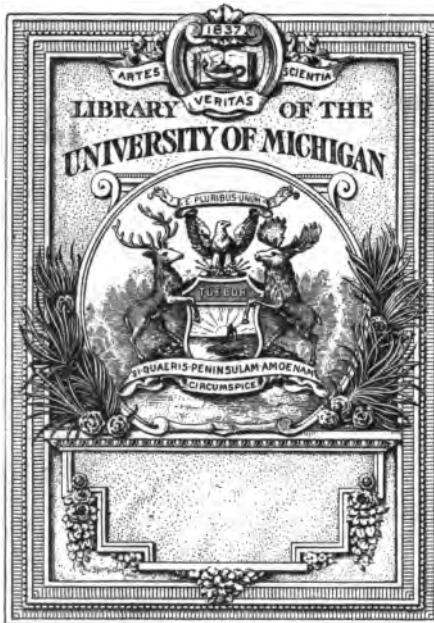
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THIRTEENTH ANNUAL REPORT

OF THE

COMMISSIONER OF BANKING

ON THE CONDITION OF THE

Building and Loan Associations OF WISCONSIN

Submitted to the Governor, March 15, 1910



MADISON
DEMOCRAT PRINTING COMPANY, STATE PRINTER
1910

THIRTEENTH ANNUAL REPORT

OF THE CONDITION OF THE

Building and Loan Associations OF WISCONSIN.

MADISON, WIS., MARCH 15, 1910.

HONORABLE JAMES O. DAVIDSON,
Governor of Wisconsin.

SIR: As required by Section 2014—16, Wisconsin Statutes, I have the honor to submit herewith the thirteenth annual report of the state banking department on the condition of building and loan associations of Wisconsin for the year ending December 31st, 1909, based upon sworn statements rendered by each of the fifty-three associations operating in this state.

The total number of shares of installment stock outstanding is 143,173 3/4, which is 20,275 more than on December 31st, 1908.

Assets have increased from \$4,730,694.95 in 1908, to \$5,268,-853.41 in 1909, showing an increase of \$538,158.46.

Outstanding shares of paid up stock number 5,697 65/100, a gain of 185 24/100 shares since last report..

Real estate holdings were increased from \$63,480.82 to \$69,429.29. The contingent fund increased from \$85,124.21 to \$89,699.49, a gain of \$4,575.28.

The total operating expenses for the year 1909 amounted to \$52,391.65, which is a trifle less than one per cent. of the total assets.

A comparison of the principal items of assets and liabilities on December 31st, 1909, and on December 31st, 1908 is afforded in the following table:

Assets.	Dec. 31, 1909.	Dec. 31, 1908.	Increase.	Decrease.
Loans on mort. security.....	\$1,651,765 52	\$4,161,984 51	\$489,781 01	.....
Loans on stock security.....	323,167 54	290,299 81	32,767 73	.....
Other loans and bills rec.....	8,439 84	7,653 68	786 18	.....
Real estate.....	69,423 29	63,481 82	5,948 47	.....
R. E. sold on contracts.....	54,788 63	57,180 60	.....	\$2,391 97
Cash.....	80,622 25	83,380 51	.....	2,758 26
Liabilities.				
Installment stock.....	\$3,615,473 39	\$3,253,951 50	\$361,521 80	.....
Paid up stock.....	534,454 40	514,223 42	20,230 98	.....
Contingent fund.....	89,699 49	85,124 21	4,575 28	.....
Bills payable.....	263,968 18	219,226 72	44,741 46	.....
Undivided profits and dividend account.....	675,899 20	553,573 30	122,325 90	.....

Four new building and loan associations were organized and commenced business during the year, as follows:

1. First South Slavic Loan and Building Association, Milwaukee, Wis.
2. Orzel Bialy Building and Loan Association, Milwaukee, Wis.
3. Second Bohemian National Loan and Building Association, Milwaukee, Wis.
4. Skarb Pulaski Building and Loan Association, Milwaukee, Wis.

The Home Building and Loan Association of Milwaukee, Wisconsin, liquidated and paid all stockholders and creditors in full.

All the associations have been examined during the year and show a marked increase in volume of business done.

Respectfully submitted,

MARCUS C. BERGH,

Commissioner of Banking.

ABSTRACT OF REPORTS

OF

Building and Loan Associations

DECEMBER 31, 1909.

ASSETS.

Loans on real estate.....	\$4,651,765	52
Loans on stock.....	323,067	54
Accrued and unpaid interest, premium and fines.....	23,924	82
Real estate.....	69,429	29
Judgments	30,315	13
Real estate sold on contracts.....	54,788	63
Taxes advanced.....	7,356	35
Insurance premiums advanced.....	1,023	98
Bonds	1,100	00
Furniture and stationery.....	3,498	56
Due for stock assessments.....	2,920	95
Bills receivable and other loans.....	8,439	84
Expense account.....	197	09
Other assets.....	9,803	46
Cash in hands of treasurer.....	61,840	10
Cash in hands of secretary.....	18,782	15
Total assets.....	\$5,268,853	41

LIABILITIES.

Dues on installment stock.....	\$3,635,473	39
Dues paid in advance.....	13,190	98
Paid up stock.....	534,454	40
Contingent fund.....	89,699	49
Unearned premiums.....	3,538	25
Interest and premiums paid in advance.....	1,072	14
Incomplete loans.....	23,024	72
Matured stock.....	7,500	00
Bills payable.....	263,968	18
Interest payable.....	2,539	13
Dividend account.....	344,724	79
Undivided profits.....	331,174	41
Special deposits.....	3,838	49
Surplus fund.....	2,574	38
Other liabilities.....	12,050	71
Total liabilities.....	\$5,268,853	41

REPORTS
OF
Building and Loan Associations.

MUTUAL LOAN AND BUILDING ASSOCIATION,

Appleton, Wisconsin.

Office at Post Building.

Incorporated August 30, 1892. Authorized Capital, \$200,000.

S. R. WAGG..... President | JOS. ROSSMEISAL..... Treasurer
ELIZABETH McGILL..... Secretary | FRED V. HEINEMANN..... Attorney

DIRECTORS.

S. R. WAGG, G. M. MILLER, ALBERT VERHOVEN,
JOS. ROSSMEISAL, W. L. LAMB, J. W. COTTER,
O. P. SCHLAFER, FRED V. HEINEMANN, ELIZABETH McGILL.

STATEMENT DECEMBER 31, 1909.

Assets.	Liabilities.
Loans on real estate.....	\$58,454 77
Accrued and unpaid interest.....	339 32
Fees	45 00
Real estate	4,960 82
Real estate sold on contracts.....	2,305 71
Taxes advanced.....	700 02
Insurance premiums advanced.....	253 67
Furniture and stationery.....	40 00
Sinking fund	233 84
Cash in hands of treasurer.....	160 91
Cash in hands of secretary.....	1,083 85
Total assets	\$68,579 91
	Total Liabilities
	\$68,579 91

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.

Receipts.	Disbursements.
Cash at beginning of year..	\$471 85
From dues on installment stock	12,465 98
From paid up stock.....	16,867 60
From premiums	3,282 51
From fees	44 25
From R. E. loans repaid.....	5,659 00
From taxes repaid.....	239 00
From insurance premiums repaid	9 10
From real estate sales.....	2,431 00
From bills payable.....	1,650 00
From deposit	139 74
Total receipts	\$43,240 03
	Total disbursements
	\$43,240 03

BUILDING AND LOAN ASSOCIATIONS.

9

Officers Bonded.		Amount of Compensation Per Annum.	
Secretary	\$2,000 00	Secretary	\$600 00
Treasurer	500 00	Treasurer	40 00
Other officers	500 00	President	50 00
Total salaries for the year		\$690 00	

Total operating expenses for the year ending December 31, 1909.... \$676 25

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	178	68
Number added during the year.....	12	10
Total	190	78
Number whose membership has ceased during the year	3	5
Total number of shareholders Dec. 31, 1909.	187	73

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	3,024	718
Number of shares issued during the year.....	260	338
Total	3,284	1,056
Installment. Paid up.		
Number of shares withdrawn during the year.....	149	138
Number of shares retired during the year.....		174
Number of shares matured during the year.....	55	204
Number of shares in force Dec. 31, 1909....	3,080	744

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.
Number of shares pledged at beginning of year.....	1,060
Number of shares pledged during the year.....	200½
Total	1,260½
Number of shares released during the year.....	113
Present total number of shares pledged.....	1,147½

**ASHLAND COUNTY BUILDING LOAN AND
INVESTMENT ASSOCIATION,**

Ashland, Wisconsin.

Office at No. 523 W. 2nd Street.

Incorporated March, 1902. Authorized Capital, \$2,000,000.

C. N. CRAMER..... President R. B. PRINCE..... Treasurer
V. J. QUAN..... Secretary C. A. LAMOREUX..... Attorney

DIRECTORS.

C. N. CRAMER.	G. S. RODD.	B. JACOBS,
JOHN BERG.	R. W. PARSONS.	E. J. STAHL,
R. B. PRINCE.	J. I. LEVY,	O. W. WILLIAMS,
J. WILMAN.	JOHN SANDSTROM.	THOS. EDWARDS.

STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$88,050 00	Dues on installment stock.....	\$75,782 25
Loans on stock.....	9,855 00	Paid up stock.....	5,400 00
Other loans	100 00	Contingent fund	1,044 25
Real estate	952 54	Dividend account	19,677 25
Taxes advanced	548 39	Undivided profits	5 78
Insurance premiums ad- vanced	66 20		
Cash in hands of treasurer	2,337 40		
Total assets	\$101,909 53	Total liabilities	\$101,909 53

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.**

Receipts.		Disbursements.	
Cash at beginning of year..	\$1,834 47	For real estate loans.....	\$21,900 00
From dues on installment stock.....	19,483 50	For loans on stock.....	4,890 00
From paid up stock.....	2,500 00	For withdrawals of stock: Dues, \$1,525.50; profits.	1,715 13
From interest	8,199 21	For matured stock: Dues, \$3,200.00; profits, \$300.00.	4,000 00
From fines.....	107 27	For paid up stock W. D. or retired	6,600 00
From fees	184 50	For interest on paid up stock	343 77
From profits on withdraw- als	45 77	For bills payable repaid...	600 00
From rents	100 00	For interest on bills pay- able	1 10
From R. E. loans by ma- turity of stock.....	1,000 00	For real estate by foreclos- ure	952 54
From R. E. loans by fore- closure	1,950 00	For real estate loss from foreclosure	153 66
From taxes repaid.....	1,176 02	For taxes advanced.....	991 34
From insurance premiums repaid	3 00	For insurance premiums ad- vanced	66 20
From stock loans repaid...	1,850 00	For salaries...	603 00
From real estate loans re- paid	6,361 00	For stationery, postage, printing	33 65
From bills payable.....	600 00	For other expenses.....	36 15
From other receipts.....	19 30	For rent refund on fore- closure	185 10
Total receipts.....	\$45,414 04	Cash on hand Dec. 31st....	2,337 40
		Total disbursements.....	\$45,414 04

Officers Bonded.	Amount of Compensation per Annum.
Secretary	\$3,000 00
Treasurer	3,000 00
Other officers.....	500 00
Secretary	\$455 00
Auditing committee.....	6 00
Board of directors and managers receive \$1 for each meeting attended.....	142 00
Total salaries for the year	\$803 00

Total operating expenses for the year ending December 31, 1909.... **\$672 80**

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock
Total number of members at beginning of year..	187	7
Number added during the year.....	32	..
Total	199	7
Number whose membership has ceased during the year	8	2
Total number of shareholders Dec. 31, 1909.	191	5

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	2,044	95
Number of shares issued during the year.....	363	25
Total	2,407	110
Installment. Paid up.		
Number of shares withdrawn during the year.....	78	66
Number of shares matured during the year.....	40	118
Number of shares in force Dec. 31, 1909....	2,289	54

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	855	226
Number of shares pledged during the year.....	218	83
Total	1,073	309
Number of shares released during the year.....	78	40
Present total number of shares pledged....	995	269

ASHLAND SAVING AND LOAN ASSOCIATION,

Ashland, Wisconsin.

Office at No. 101 West Second Street.

Incorporated May, 1887.

Authorized Capital, \$500,000.

BURT OLSON.....	President	CARL A. RUDQUIST.....	Treasurer
BEN S. SMITH.....	Secretary	BEN S. SMITH.....	Attorney

DIRECTORS.

CARL A. RUDQUIST.	JACOB JOHNSON.	JOHN H. BURCH.
BEN S. SMITH.	THEO. R. YANKEE.	JENS WILMAN.
HAROLD HANSON.	B. OLSON.	T. E. PUGH.

STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$26,650 00	Dues on installment stock..	\$19,698 01
Loans on stock.....	1,100 00	Dues paid in advance.....	30 00
Accrued and unpaid interest, premiums and fines..	14 25	Paid up stock.....	4,100 00
Stock installments.....	27 25	Contingent fund.....	1,250 00
Taxes advanced.....	258 85	Bills payable.....	3,000 00
Cash in hand of treasurer.....	27 66		
Total assets.....	\$28,078 01	Total Liabilities.....	\$28,078 01

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year..	\$49 28	For real estate loans.....	\$2,900 00
From dues on installment stock	3,619 00	For loans on stock.....	1,600 00
From paid up stock.....	1,200 00	For withdrawals of stock: Dues, \$831.75; Profits, \$158.18	989 93
From interest.....	3,024 91	For matured stock: Dues, \$2,447.50; profits, \$2,002.50.	4,450 00
From fines and fees.....	53 62	For paid up stock W. D. or retired	1,000 00
From loans by maturity of stock	3,450 00	For interest on paid up stock	195 00
From R. E. loans repaid.....	950 00	For bills payable repaid...	700 00
From taxes repaid.....	58 33	For interest on bills payable	139 40
		For taxes advanced.....	55 05
Total receipts.....	\$12,405 14	For salaries.....	300 00
		For stationery, postage, printing	26 10
		For other expenses.....	6 00
		For premiums on officers' bonds	16 00
		Cash on hand Dec. 31st.....	27 66
		Total disbursements ..	\$12,405 14

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$2,000 00	Secretary	\$300 00
Treasurer	2,000 00	Total salaries for the year	\$300 00
Total operating expenses for the year ending December 31, 1909....			\$348 10

MEMBERSHIP.

	Installment stock.	Holding Paid up stock.	Holding Paid up stock.
Total number of members at beginning of year..	56	5	
Number added during the year.....	4	1	
Total	60	6	
Number whose membership has ceased during the year	6	2	
Total number of shareholders Dec. 31, 1909.	54	4	

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	299 $\frac{3}{4}$	19 $\frac{1}{2}$
Number of shares issued during the year.....	41 $\frac{1}{2}$	6
Total	341 $\frac{1}{4}$	25 $\frac{1}{2}$
Installment. Paid up.		
Number of shares withdrawn during the year.....	22 $\frac{1}{2}$	5
Number of shares matured during the year.....	22 $\frac{1}{4}$	4 $\frac{1}{4}$
Number of shares in force Dec. 31, 1909....	205 $\frac{1}{2}$	20 $\frac{1}{2}$

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	130 $\frac{1}{4}$	8
Number of shares pledged during the year.....	14 $\frac{1}{2}$	8
Total	144 $\frac{3}{4}$	16
Number of shares released during the year.....	11 $\frac{1}{2}$	10 $\frac{1}{2}$
Present total number of shares pledged....	133 $\frac{1}{4}$	5 $\frac{1}{2}$

CHIPPEWA COUNTY BUILDING LOAN AND
INVESTMENT ASSOCIATION,

Chippewa Falls, Wisconsin.

Office at 305 Bridge Street.

Incorporated July 7, 1902. Authorized Capital, \$2,000,000.

W. E. ENNESSY.....President | ERICK MYRMAN.....Treasurer
JOHN A. MORRIS.....Secretary | F. W. JENKINS.....Attorney

DIRECTORS.

GEO. B. McCALL.	CHAS. O. LAW.	II. B. COLEMAN.
H. J. GODDARD.	F. W. JENKINS.	F. S. ROBINSON.
ALBERT NUMKE.	W. E. ENNESSY.	NELS JOHNSON.
ANDREW LAND.	ERICK MYRMAN.	

STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$32,550 00	Dues on installment stock.....	\$20,966 87
Loans on stock.....	900 00	Paid up stock.....	3,500 00
Furniture and stationery...	25 00	Contingent fund.....	253 36
Cash in hands of treasurer.	833 67	Dividend account.....	4,064 23
		Undivided profits.....	24 21
		Loan from bank.....	5,500 00
Total assets.....	\$34,308 67	Total liabilities.....	\$34,308 67

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.**

Receipts.		Disbursements.	
Cash at beginning of year.	\$437 47	For real estate loans.....	\$14,250 00
From dues on installment stock	6,114 89	For loans on stock.....	1,950 00
From paid up stock.....	1,000 00	For withdrawals of stock:	
From interest.....	2,027 36	Dues	1,757 74
From fees.....	34 88	For interest on paid up stock	219 00
From R. E. loans repaid.....	2,476 71	For salaries.....	200 00
From stock loans repaid...	1,650 00	For stationery, postage, printing	5 90
From loans from bank.....	6,000 00	For paid on bank loan.....	500 00
		For premiums on officers' bonds	25 00
Total receipts.....	\$19,741 31	Cash on hand Dec. 31st.....	833 67
		Total disbursements ..	\$19,741 31

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$2,000 00	Secretary	\$200 00
Treasurer	3,000 00	Total salaries for the year	\$200 00
Total operating expenses for the year ending December 31, 1909....			\$230 90

MEMBERSHIP.

	Installment stock.	Holding stock.	Paid up stock.
Total number of members at beginning of year..	87	6	
Number added during the year.....	15	1	
Total	102	7	
Number whose membership has ceased during the year	6	..	
Total number of shareholders Dec. 31, 1909.	93	7	

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	891	25
Number of shares issued during the year.....	154½	10
Total	1,045½	35
Number of shares withdrawn during the year....	92	..
Number of shares in force Dec. 31, 1909....	953½	35

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	216½	20
Number of shares pledged during the year.....	144½	76
Total	361	96
Number of shares released during the year.....	33½	50
Present total number of shares pledged....	327½	46

CITIZENS LOAN AND BUILDING ASSOCIATION,

Eau Claire, Wisconsin.

Office at National Bank Bldg.

Incorporated June 25, 1889. Authorized Capital, \$5,000,000.

R. J. KEPLER.....	President	W. K. COFFIN.....	Treasurer
M. B. HUBBARD.....	Secretary	M. B. HUBBARD.....	Attorney

DIRECTORS.

R. J. KEPLER,	H. T. LANGE,	OLE ARNSTAD,
M. B. HUBBARD,	C. W. HAYES,	B. P. MOSHER,
W. K. COFFIN,	E. R. GODDING,	A. T. HOFFMAN.

STATEMENT DECEMBER 31, 1909.

Assets.	Liabilities.
Loans on real estate.....	\$19,460 00
Loans on stock.....	20 00
Real estate.....	5,500 00
Real estate sold on contracts	6,137 61
Furniture and stationery...	150 00
Bills receivable.....	310 00
Cash in hands of treasurer.....	1,520 63
 Total assets.....	 \$33,098 24
	Total liabilities.....
	\$33,098 24

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.

Receipts.	Disbursements.
Cash at beginning of year..	\$1,056 39
From dues on installment stock	3,157 80
From paid up stock.....	7,300 00
From interest.....	1,236 20
From R. E. loans by maturity of stock.....	5,291 52
From stock loans repaid.....	250 00
From real estate sales.....	807 50
From real estate sold on contracts	3,169 39
From advertising.....	5 00
 Total receipts.....	 \$22,273 80
	Total disbursements..
	\$22,273 80

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$2,000 00	Secretary	\$440 00
Treasurer	1,000 00	Total salaries for the year	\$440 00
Total operating expenses for the year ending December 31, 1909....			\$505 62

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	75	27
Number added during the year.....	1	10
Total	76	37
Number whose membership has ceased during the year	17	10
Total number of shareholders Dec. 31. 1909.	59	27

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	457	175.55
Number of shares issued during the year.....	10	73
Total	467	248.55
Number of shares withdrawn during the year.....	68.75	
Number of shares retired during the year.....	136	
Number of shares matured during the year.....	29	165
Number of shares in force Dec. 31, 1909....	302	179.80

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	258	28
Number of shares released during the year.....	64	25
Present total number of shares pledged....	194	3

2—B. & L.

EAU CLAIRE SAVINGS, LOAN AND BUILDING
ASSOCIATION,

Eau Claire, Wisconsin.

Office at No. 25 Parker Bldg.

Incorporated July 28, 1877. Authorized Capital, \$2,000,000.

E. C. FRENCH..... President | J. T. JOYCE..... Treasurer
VICTOR D. CRONK..... Secretary | FRED ARNOLD..... Attorney

DIRECTORS.

E. C. FRENCH,	F. P. WYMAN,	MARSHALL COUSINS,
J. T. JOYCE,	DAN McALLISTER,	EBENEZER WRIGHT,
V. D. CRONK,	FRED ARNOLD,	WILLIAM ROWE.
J. F. ELLIS,		

STATEMENT DECEMBER 31, 1909.

Assets.	Liabilities.
Loans on real estate.....	\$9,600 00
Accrued and unpaid interest, \$170.50; fines, \$4.00...	174 50
Real estate.....	400 85
Real estate sold on contracts.....	200 00
Taxes advanced.....	26 58
Personal accounts.....	71 98
Accrued and unpaid dues...	545 50
Cash in hands of treasurer.....	752 12
Total assets.....	\$11,771 53
	Total liabilities.....
	\$11,771 53

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.

Receipts.	Disbursements.
Cash at beginning of year...	\$37 85
From dues on installment stock.....	1,910 50
From interest.....	578 83
From premiums.....	19 20
From fines.....	75
From R. E. loans by maturity of stock.....	6,000 00
From real estate sold on contracts.....	763 36
From pass book.....	50
Total receipts.....	\$9,310 99
	Total disbursements.....
	\$9,310 99

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$2,000 00	Secretary	\$300 00
Treasurer	5,000 00	Treasurer	25 00
		Total salaries for the year	\$325 00
Total operating expenses for the year ending December 31, 1909....			\$315 00

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	42
Number added during the year.....	6
 Total	 48
Number whose membership has ceased during the year.....	11
Total number of shareholders Dec. 31, 1909.....	37

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	222 $\frac{1}{4}$
Number of shares issued during the year.....	25 $\frac{1}{2}$
 Total	 248
Number of shares withdrawn during the year.....	70
Number of shares in force Dec. 31, 1909.....	178

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.
Number of shares pledged at beginning of year.....	68 $\frac{1}{4}$
Number of shares pledged during the year.....	9 $\frac{1}{4}$
 Total	 77 $\frac{1}{4}$
Number of shares released during the year.....	29 $\frac{1}{2}$
Present total number of shares pledged.....	48

BROWN COUNTY BUILDING AND LOAN ASSOCIATION,

Green Bay, Wisconsin.

Office at No. 100 N. Adams Street.

Incorporated Aug. 26, 1892. Authorized Capital, \$5,000,000.

CHAS. JOANNES.....President
 J. F. LEFEBROE.....Secretary

JOS. KASTER.....Treasurer
 CARLTON MERRILL.....Attorney

DIRECTORS.

CHAS. JOANNES.	J. B. THIESSEN.	F. J. VANLAANEN.
A. F. OLMS TED.	JULES G. JANSEN.	JOHN SHEPECK.
JOS. KASTER.	JOS. H. SERVOTTE,	IVER J. TERP.
ELMER S. HALL.	D. E. DETIENNE.	F. A. BOWSER.

STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$50,650 00	Dues on installment stock..	\$43,996 20
Loans on stock.....	1,985 00	Dues paid in advance.....	70 20
Accrued and unpaid Interest, \$101.00; dues, \$145.20.	246 20	Contingent fund.....	800 00
Cash in hands of treasurer.	2,412 66	Interest paid in advance.....	22 00
		Bills payable.....	1,897 34
		Dividend account.....	8,430 09
		Undivided profits.....	78 03
Total assets.....	\$55,293 86	Total Liabilities.....	\$55,293 86

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year.	\$17 23	For real estate loans.....	\$6,700 00
From dues on installment stock.....	11,490 60	For loans on stock.....	1,285 00
From interest.....	3,232 77	For withdrawals of stock:	
From fines.....	15 55	Dues, \$5,235.60; profits, \$526.77.....	5,762 37
From R. E. loans repaid.....	9,650 00	For matured stock: Dues, \$3,533.10; profits, \$1,283.39.....	4,816 49
From stock loans repaid.....	1,490 00	For bills payable repaid.....	14,849 50
From bills payable.....	10,513 61	For interest on bills payable.....	164 12
		For salaries.....	360 00
		For stationery, postage, printing.....	32 65
		For other expenses.....	16 00
		For contingent fund.....	10 00
Total receipts.....	\$36,408 79	Cash on hand Dec. 31st.....	2,412 66
		Total disbursements.....	\$36,408 79

Officers Bonded.	Amount of Compensation per Annum.
Secretary	\$2,000 00
	Secretary
	Auditing committee
	Total salaries for the year
	\$330 00 30 00 \$360 00
Total operating expenses for the year ending December 31, 1909....	\$408 65

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	120
Number added during the year.....	33
Total	153
Number whose membership has ceased during the year.....	20
Total number of shareholders Dec. 31, 1909.....	133

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	1,555
Number of shares issued during the year.....	351
Total	1,906
	Installment.
Number of shares withdrawn during the year.....	205
Number of shares matured during the year.....	48
Number of shares in force Dec. 31, 1909.....	1,653

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	540	138
Number of shares pledged during the year.....	90	65
Total	630	203
Number of shares released during the year.....	88	80
Present total number of shares pledged....	542	123

UNION BUILDING LOAN AND SAVINGS ASSOCIATION,

Green Bay, Wisconsin.

Office at No. 116 N. Washington Street.

Incorporated March 9, 1894. Authorized Capital, \$2,000,000.

W. E. FAIRFIELD.....	President	W. P. WAGNER.....	Treasurer
P. G. WRIGHT.....	Secretary	B. L. PARKER.....	Attorney

DIRECTORS.

W. E. FAIRFIELD.	JOSEPH SERVOTT.	AUGUST SCHWARTZ.
H. A. FOELLER.	GEORGE MUELLER.	J. F. LEFEBRE.
JOS. LOUKOTKA.	L. G. DERRICK.	J. R. NORTH.
JOHN VANDERLINDEN.	M. J. MAES.	L. C. CONLEY.
P. G. WRIGHT.	AUGUST KRELLER.	B. F. SMITH.

STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$94,229 00	Dues on installment stock.....	\$77,947 25
Loans on stock.....	8,165 06	Paid up stock.....	10,456 55
Insurance premiums ad- vanced.....	46 15	Contingent fund.....	1,126 64
Furniture and stationery...	77 62	Incomplete loans.....	30 00
Fines.....	24 77	Bills payable.....	3,700 00
Cash in hands of treasurer.	167 40	Dividend account.....	11,488 93
Cash in hands of secretary.	3,118 66	Undivided profits.....	1,129 21
Total assets.....	\$105,828 60	Total liabilities.....	\$105,828 60

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year..	\$2,699 30	For real estate loans.....	\$18,400 00
From dues on installment stock.....	24,833 21	For loans on stock.....	6,472 00
From paid up stock.....	19,930 23	For withdrawals of stock:	
From interest.....	6,850 91	Dues	17,264 30
From interest repaid.....	66 86	Profits	2,721 24
From profits on withdraw- als	437 18	For matured stock:	
From R. E. loans by matur- ity of stock.....	17,000 00	Dues	16,369 48
From R. E. loans repaid...	20,230 00	Profits	5,027 86
From taxes repaid.....	105 41	For paid up stock W. D. or retired	24,162 01
From insurance premiums repaid	10 00	For interest on paid up stock	873 63
From stock loans repaid...	2,565 00	For bills payable repaid	29,900 00
From bills payable.....	31,200 00	For interest on bills pay- able	300 94
From individual account...	557 00	For insurance premiums ad- vanced	15 40
		For salaries.....	637 00
		For stationery, postage, printing	21 25
		For other expenses.....	69 75
		For dividends forfeited on W. D.	437 18
Total receipts.....	\$126,485 10	For individual account.....	527 00
		Cash on hand Dec. 31st.....	3,286 06
		Total disbursements...	\$126,485 10

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$6,000 00	Secretary	\$540 00
Treasurer	2,000 00	Treasurer	25 00
Other officers.....	1,000 00	Collector	50 00
		Total salaries for the year	\$615 00
Total operating expenses for the year ending December 31, 1909....			\$728 00

MEMBERSHIP.

	Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	194	27
Number added during the year.....	29	14
Total	223	41
Number whose membership has ceased during the year	36	25
Total number of shareholders Dec. 31, 1909.	187	16

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	2,519	147
Number of shares issued during the year.....	400	199
Total	2,919	346
Installment. Paid up.		
Number of shares withdrawn during the year.....	482	241
Number of shares matured during the year.....	163	645
Number of shares in force Dec. 31, 1909....	2,274	241
		105

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	1,139	239
Number of shares pledged during the year.....	184	124
Total	1,323	363
Number of shares released during the year.....	390	68
Present total number of shares pledged....	943	295

KAUKAUNA BUILDING AND LOAN ASSOCIATION,
Kaukauna, Wisconsin.

Incorporated July 11, 1887. Authorized Capital, \$500,000.

G. W. FARGO, JR. President H. S. COOKE Treasurer
 H. WEIFENBACH Secretary G. B. HUSTING Attorney

DIRECTORS.

G. W. FARGO, Jr.	F. KOWALKE.	C. E. RAUGHT.
F. KALK.	J. W. CLASPILL.	E. T. O'BRIEN.
H. S. COOKE.	H. B. TANNER.	A. P. BAYORGEON.

STATEMENT DECEMBER 31, 1909.

Assets.	Liabilities.
Loans on real estate.....	\$149,400 00
Loans on stock.....	4,350 00
Insurance premiums advanced.....	17 60
Installments unpaid.....	1,201 20
Special loan.....	88 53
Personal account.....	1 00
Cash in hands of treasurer	1,010 29
Total assets.....	\$156,068 62
	Total liabilities.....
	\$156,068 62

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
 DECEMBER 31, 1909.

Receipts.	Disbursements.
Cash at beginning of year..	\$342 87
From dues on installment stock.....	44,511 05
From interest.....	8,363 87
From premiums.....	301 61
From fees and fines.....	309 90
From profits on withdrawals.....	286 84
From R. E. loans by maturity of stock.....	11,100 00
From R. E. loans repaid.....	11,400 00
From stock loans repaid.....	3,150 00
From insurance premiums repaid.....	12 60
From taxes repaid.....	67 41
From bills payable.....	16,500 00
From personal account.....	36 75
From recording fees repaid.....	70 50
From dividend account.....	328 25
Total receipts.....	\$96,781 65
	Total disbursements..
	\$96,781 65

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$1,000 00	Secretary	\$600 00
Treasurer	1,000 00	Auditing committee.....	30 00
		Loan committee.....	150 00
		Directors, \$1 for each meeting attended.....	80 00
		Total salaries for the year	\$860 00

Total operating expenses for the year ending December 31, 1909.... \$1,014 37

MEMBERSHIP.

		Holding Instalment stock.
Total number of members at beginning of year.....		554
Number added during the year.....		123
Total		680
Number whose membership has ceased during the year.....		110
Total number of shareholders Dec. 31, 1909.....		570

STATEMENT OF SHARES.

		Installment stock.
Number of shares in force at beginning of year.....		3,586
Number of shares issued during the year.....		724
Total		4,310
	Installment.	
Number of shares withdrawn during the year.....	402	
Number of shares retired during the year.....	53	
Number of shares matured during the year.....	115	570
Number of shares in force Dec. 31, 1909.....		3,740

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	1,308	145
Number of shares pledged during the year.....	473	148
Total	1,781	293
Number of shares released during the year.....	378	64
Present total number of shares pledged.....	1,403	229

**KENOSHA COUNTY BUILDING LOAN AND
INVESTMENT ASSOCIATION,**

Kenosha, Wisconsin.

Office at Main and Market Streets.

Incorporated May, 1902. Authorized Capital, \$2,000,000.

JOHN HALLETT.....President CHAS. C. BROWN.....Treasurer
JOHN H. CORCORAN.....Secretary JAS. CAVANAUGH.....Attorney

DIRECTORS.

CARL BUENGER.	CHAS. C. BROWN.	CHAS. S. JACOBS.
FRANK WALDO.	SAM'L C. NEWMAN.	HERMAN BROCKHAUS.
JOHN HALLETT.	JOHN C. JOHNSON.	CHESTER D. BARNES.
D. J. HARFF,	WM. T. MARX.	A. F. WESTIN.

STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$76,505 00	Dues on installment stock.....	\$59,744 33
Loans on stock.....	3,170 00	Dues paid in advance.....	21 05
Accrued and unpaid interest, \$836.60; fines, \$44.65.	881 25	Paid up stock.....	18,600 00
Judgments	7,579 74	Contingent fund.....	2,303 44
Insurance premiums advanced.....	44 00	Incomplete loans.....	3 75
Furniture and stationery...	29 00	Dividend payable on paid up stock.....	214 88
Cash in hands of treasurer.	4,820 09	Dividend account.....	11,569 80
Cash in hands of secretary.	28 80	Undivided profits.....	495 20
		Personal accounts and fees.....	25 98
		Salaries	25 00
		Expense fund.....	54 45
Total assets.....	\$93,057 88	Total liabilities.....	\$93,057 88

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.**

Receipts.		Disbursements.	
Cash at beginning of year..	\$918 27	For real estate loans.....	\$24,600 00
From dues on installment stock	18,475 65	For loans on stock.....	3,322 70
From paid up stock.....	1,300 00	For withdrawals of stock:	
From interest	7,242 03	Dues, \$10,094.18; profits, \$2,186.15	12,230 33
From fines.....	137 77	For matured stock: Dues, \$638.88; profits, \$140.04	778 92
From fees.....	745 55	For paid up stock W. D. or retired	2,450 00
From profits and withdrawals	18 84	For interest on paid up stock	908 79
From R. E. loans by foreclosure	6,333 80	For bills payable repaid	14,000 00
From R. E. loans repaid.....	23,850 00	For interest on bills payable	103 49
From stock loans repaid.....	3,997 70	For insurance premiums advanced	25 00
From insurance premiums repaid	67 70	For salaries	1,201 50
From bills payable.....	10,000 00	For stationery, postage printing	45 88
From personal accounts.....	16 29	For other expenses.....	165 70
		For judgments	7,579 74
		For incomplete loans	400 00
		For fees and personal accounts	392 66
		Cash on hand Dec. 31st.....	4,848 89
Total receipts.....	\$73,103 60	Total disbursements.....	\$73,103 60

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$2,500 00	Secretary	\$1,200 00
Treasurer	3,000 00	Auditing committee.....	18 00
Other officers.....	300 00	Committee of managers.....	71 50
		Total salaries for the	
		year	\$1,289 50
Total operating expenses for the year ending December 31, 1909....			\$1,244 58

MEMBERSHIP.

	Installment stock.	Holding stock.
Total number of members at beginning of year..	146	23
Number added during the year.....	38	3
Total	184	26
Number whose membership has ceased during the year	13	4
Total number of shareholders Dec. 31, 1909.	171	22

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	2,056	197½
Number of shares issued during the year.....	643	13
Total	2,699	210½
Installment. Paid up.		
Number of shares withdrawn during the year.....	359	24½
Number of shares matured during the year.....	8	367
Number of shares in force Dec. 31, 1909....	2,332	186

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	831	138
Number of shares pledged during the year.....	246	90
Total	1,077	228
Number of shares released during the year.....	310	118
Present total number of shares pledged....	767	110

FOURTH MUTUAL LOAN AND BUILDING ASSOCIATION,

La Crosse, Wisconsin.

Office at Post Office.

Incorporated August 3, 1889. Authorized Capital, \$5,000,000.

D. S. MAC ARTHUR.....	President	F. H. HANKERSON.....	Treasurer
C. R. BENTON.....	Secretary	J. E. McCONNELL.....	Attorney

DIRECTORS.

H. E. ROGERS.	J. E. McCONNELL.	A. J. WALKER.
D. S. MAC ARTHUR.	C. R. BENTON.	F. S. WALKER.
F. H. HANKERSON.	J. E. LANGDON.	A. J. HANUS.

STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$8,685 54	Dues on installment stock.....	\$6,926 00
Accrued and unpaid interest, \$226.66; and premium, \$65.54		Dues paid in advance.....	251 66
	292 20	Contingent fund	721 75
Real estate	746 23	Matured stock	700 00
Taxes advanced	29 01	Bills payable	300 00
Cash in hands of treasurer	461 89	Dividend account	1,318 46
Total assets	\$10,217 87	Total liabilities	\$10,217 87

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year...	\$57 50	For real estate loans.....	\$450 00
From dues on installment stock	4,525 16	For withdrawals of stock: Dues \$4,049.00; profits, \$201 63	4,250 66
From interest	462 12	For bills payable repaid.....	1,100 00
From premiums	104 49	For interest on bills payable	62 26
From fees	12 00	For taxes advanced.....	21 58
From R. E. loans repaid...	1,233 34	For salaries	46 94
From bills payable.....	100 00	For stationery, postage, printing	34 14
		For other expenses.....	32 25
		For interest advance dues..	31 89
Total receipts	\$6,494 61	Cash on hand Dec. 31st.....	464 89
		Total disbursements	\$6,494 61

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$1,000 00	Secretary	\$46 94
Treasurer	1,000.00	Total salaries for the year	\$46 94
Total operating expenses for the year ending December 31, 1909....		\$113 33	

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	68	2
Number added during the year.....	9	..
Total	77	2
Number whose membership has ceased during the year	5	..
Total number of shareholders Dec. 31, 1909.	72	2

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	1,222	7
Number of shares issued during the year.....	120	..
Total	1,342	7
Number of shares withdrawn during the year... ..	112	..
Number of shares in force Dec. 31. 1909....	1,230	7

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.
Number of shares pledged at beginning of year.....	260
Number of shares pledged during the year.....	10
Total	270
Number of shares released during the year.....	15
Present total number of shares pledged.....	255

LA CROSSE COUNTY BUILDING, LOAN AND SAVINGS
ASSOCIATION,

La Crosse, Wisconsin.

Office at No. 328 Pearl Street.

Incorporated July 1, 1894. Authorized Capital, \$2,000,000.

EDWARD LYONS..... President | T. B. LAWRENCE..... Treasurer
C. S. VAN AUKEN..... Secretary | C. N. SCHWEIZER..... Attorney

DIRECTORS.

A. CHUBB,	E. J. BERNET,	F. W. A. TECHMER,
PETER NEWBURG,	EDW. LYONS,	N. FREY,
HUGO SHICK,	JOHN RUSCHE,	M. F. PLATZ,
AUG. KUTZBORSKY,	J. P. SALZER,	A. KOHLHAUS,
C. S. VAN AUKEN.	G. H. MERMAN,	JOHN HULBERG.

STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$26,850 00	Dues on installment stock.....	\$40,495 70
Loans on stock.....	7,775 00	Contingent account	368 21
Real estate	441 43	Dividend account	7,189 00
Real estate sold on contracts	2,358 77	Undivided profits	44 00
Taxes advanced	253 21	Credit to members.....	17 00
Insurance premiums advanced	103 33		
Bills receivable	7,400 00		
Cash in hands of treasurer	1,632 90		
Cash in hands of secretary	1,299 27		
Total assets	\$48,113 91	Total liabilities	\$48,113 91

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.**

Receipts.		Disbursements.	
Cash at beginning of year...	\$3,368 74	For real estate loans.....	\$6,950 00
From dues on installment stock	10,636 45	For loans on stock.....	5,545 00
From interest	2,808 76	For withdrawals of stock: Dues, \$12,136.45; profits, \$4,680.12	16,796 57
From fees	54 75	For taxes advanced.....	111 90
From R. E. loans repaid...	9,390 00	For insurance premiums advanced	34 50
From stock loans repaid...	4,690 00	For salaries	650 00
From real estate sold on contracts	1,216 00	For stationery, postage, printing	91 88
From certificate of deposit...	1,000 00	For other expenses.....	133 70
From advance payments...	290 00	For repairs and taxes, R. E.	258 98
Total receipts	\$33,504 70	Cash on hand Dec. 31st....	2,932 17
		Total disbursements ..	\$33,504 70

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$5,000 00	Secretary	\$600 00
Treasurer	5,000 00	Treasurer	50 00
		Auditing committee	10 00
		Total salaries for the year	\$660 00
Total operating expenses for the year ending December 31, 1909....		\$650 00	

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	203
Number added during the year.....	16
<hr/>	<hr/>
Total	219
Number whose membership has ceased during the year.....	23
<hr/>	<hr/>
Total number of shareholders Dec. 31, 1909.....	196

STATEMENT OF SHARES.

	Installment stock..
Number of shares in force at beginning of year.....	1,698
Number of shares issued during the year.....	182
<hr/>	<hr/>
Total	1,880
Number of shares withdrawn during the year.....	349
<hr/>	<hr/>
Number of shares in force Dec. 31, 1909.....	1,531

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	281	602
Number of shares pledged during the year.....	71	165
<hr/>	<hr/>	<hr/>
Total	352	767
Number of shares released during the year.....	125	60
<hr/>	<hr/>	<hr/>
Present total number of shares pledged....	227	707

LA CROSSE MUTUAL LOAN AND BUILDING
ASSOCIATION,

La Crosse, Wisconsin.

Office at No. 328 Pearl Street.

Incorporated January, 1882. Authorized Capital, \$500,000.

WM. LUENING.....President | JOHN SCHNEEBERGER.....Treasurer
H. NIEBUHR.....Secretary | GEO. H. GORDON.....Attorney

DIRECTORS.

WM. LUENING,	N. HAERTER.	JOHN SCHNEEBERGER.
CARL KURTEACKER,	H. NIEBUHR.	CHAS. PRUETZ JR.
OTTO BOSSHARD.	GEO. H. GORDON.	W. J. FRIES.
C. F. RUNKEL,	WM. TORRANCE.	J. J. FRISCH.
F. R. SCHWALBE,	G. A. KELLER.	L. A. PAMPERIN.

STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.
Loans on real estate.....	\$52,100 00	Dues on installment stock. \$30,576 00
Accrued and unpaid interest, \$42.50; dues, \$42.50; premium, \$20.40; and fines, \$2.99	108 39	Dues paid in advance..... 22 50
Furniture and stationery...	50 00	Paid up stock..... 14,050 00
Cash in hands of treasurer	103 87	Contingent fund..... 1,008 25
Total assets	\$52,362 26	Bills payable..... 650 00
		Dividend account..... 6,054 90
		Undivided profits..... 61
		Total liabilities..... \$52,362 26

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.**

Receipts.		Disbursements.	
Cash at beginning of year..	\$424 42	For real estate loans..... \$6,950 00	
From dues on installment stock	11,499 75	For withdrawals of stock: Dues, \$4,570.25; profits, \$339.50	4,929 75
From interest	2,988 50	For paid up stock W. D. or retired	5,250 00
From premiums	1,434 80	For interest on paid up stock	996 50
From fines	30 07	For bills payable repaid	650 00
From R. E. loans repaid..	2,250 00	For interest on bills payable	40
From bills payable.....	800 00	For interest on demand note	75
		For salaries	428 50
		For stationery, postage, printing, recording	25 77
		For other expenses.....	92 00
Total receipts	\$19,427 54	Cash on hand Dec. 31st..... 103 87	
		Total disbursements.. \$19,427 54	

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$2,000 00	Secretary	\$350 00
Treasurer	5,000 00	Treasurer	52 00
Other officers	1,000 00	Auditing committee	17 50
		Inspection committee	9 00
		Total salaries for the year	\$428 50
Total operating expenses for the year ending December 31, 1900....			\$546 27

MEMBERSHIP.

	Installment stock.	Holding Paid up stock.	Holding Paid up stock.
Total number of members at beginning of year..	159	36	
Number added during the year.....	13	..	
Total	172	35	
Number whose membership has ceased during the year	7	10	
Total number of shareholders Dec. 31, 1900.	165	25	

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	3,865	386
Number of shares issued during the year.....	364	..
Total	4,229	386
Installment. Paid up.		
Number of shares withdrawn during the year.....	615	105
Number of shares matured during the year.....	22	637
Number of shares in force Dec. 31, 1900....	3,592	281

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.
Number of shares pledged at beginning of year.....	1,025
Number of shares pledged during the year.....	84
Total	1,109
Number of shares released during the year.....	67
Present total number of shares pledged.....	1,042

PROVIDENT LOAN AND BUILDING ASSOCIATION,

La Crosse, Wisconsin.

Office at State Street.

Incorporated January, 1884. Authorized Capital, \$500,000.

ADAM KRONER.....	President	T. B. LAWRENCE.....	Treasurer
R. CALVERT.....	Secretary	C. H. SCHWEIZER.....	Attorney

DIRECTORS.

C. H. SCHWEIZER,	ADAM KRONER,	T. B. LAWRENCE,
JOHN REHFUSS,	JOS. MILLER,	EMIL KRIEBEL,
O. C. BANGSBERG,	C. L. LIEN,	R. CALVERT,
NORMAN BEANS,	E. A. GOTTERDAM.	PETER ANDERSON.

STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$9,950 00	Dues on installment stock..	\$16,032 50
Loans on stock.....	1,015 00	Contingent fund	1,010 97
Real estate	7,255 00	Dividend account	2,381 92
Real estate sold on contracts	300 00		
Taxes advanced	87 08		
Insurance premiums ad- vanced	9 10		
Arrears of dues.....	13 75		
Cash in hands of treasurer	795 46		
Total assets	\$19,425 39	Total liabilities	\$19,425 39

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year.	\$1,177 90	For real estate loans.....	\$2,900 00
From dues on installment stock	3,906 75	For loans on stock.....	375 00
From interest	1,165 59	For withdrawals of stock: Dues, \$4,801.25; profits, \$1,070.61	5,871 86
From premiums	21 30	For matured stock: Dues, \$1,036.00; profits, \$367.00	1,403 00
From fines	20 80	For interest on withdrawals	127 56
From rents	252 00	For bills payable repaid..	2,000 00
From R. E. loans by ma- turity of stock.....	1,200 00	For interest on bills payable	20 90
From R. E. loans repaid..	5,200 00	For taxes	24 44
From insurance premiums repaid	9 10	For insurance premiums ad- vanced	9 10
From bills payable.....	1,000 00	For salaries, auditing and inspecting	431 00
		For stationery, postage, printing	14 80
		For other disbursements....	179 72
Total receipts	\$13,953 44	Cash on hand Dec. 31st....	795 46
		.. Total disbursements ..	\$13,953 44

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$1,000 00	Secretary	\$300 00
Treasurer	5,000 00	Treasurer	50 00
		Auditing committee, \$1.50 per member	4 50
		Total salaries for the year	\$414 50

Total operating expenses for the year ending December 31, 1900.. \$462 80

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	41
Number added during the year.....	4
Total	45
Number whose membership has ceased during the year.....	4
Total number of shareholders Dec. 31, 1900.....	41

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	1,211
Number of shares issued during the year.....	243
Total	1,454
	Installment stock.
Number of shares withdrawn during the year	151
Number of shares retired during the year..	65
Number of shares matured during the year	32
Number of shares in force Dec. 31, 1909.....	1,206

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year	261	128
Number of shares pledged during the year.....	58	8
Total	319	136
Number of shares released during the year.....	114	15
Present total number of shares pledged...	205	121

HOME SAVINGS AND LOAN ASSOCIATION,

Madison, Wisconsin.

Office at No. 2 Carroll Street.

Incorporated Sept. 11, 1895. Authorized Capital, \$1,000,000.

G. J. CORSCOT.....	President	R. R. KROPP.....	Treasurer
R. R. KROPP.....	Secretary		

DIRECTORS.

F. W. HOYT,	S. P. RUNDELL,	EDWARD WILLIAMS,
A. D. FREDERICKSON,	H. L. BUTLER,	JOEL BOLEY,
G. J. CORSCOT,	W. L. DOWLING,	R. R. KROPP.

STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$124,770 87	Dues on installment stock.....	\$38,285 00
Loans on stock.....	4,945 00	Paid up stock.....	11,600 00
Cash in hands of treasurer	75 19	Contingent fund	4,405 03
		Bills payable	3,600 00
		Undivided profits	21,421 91
		Surplus	470 00
Total assets	\$129,791 06	Total liabilities	\$129,791 06

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year..	\$18 51	For real estate loans.....	\$17,001 46
From dues on installment stock.....	21,857 00	For loans on stock.....	3,895 00
From paid up stock.....	5,000 00	For withdrawals of stock:	
From interest	7,997 61	Dues. \$7,915.00; profits. \$2,217.65	10,132 65
From profits on withdrawals	199 66	For matured stock:	
From R. E. loans repaid..	23,700 00	Dues. \$15,147.50; profits. \$7,069.01	22,216 51
From stock loans repaid.....	500 00	For paid up stock W. D. or retired	6,000 00
From bills payable.....	19,200 00	For interest on paid up stock	658 07
		For bills payable repaid.....	18,100 00
		For interest on bills payable	303 90
		Cash on hand Dec. 31st.....	75 19
Total receipts	\$78,472 78	Total disbursements	\$78,472 78

Officers Bonded.	Amount of Compensation Per Annum.
Secretary	\$10,000 00
	Each member pays 3 cents per share per month which goes to the secretary, who pays all expenses.

Total operating expenses for the year ending December 31, 1900... \$1,282 07

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	203	9
Number added during the year.....	27	2
 Total	 230	 11
Number whose membership has ceased during the year	28	1
 Total number of shareholders Dec. 31, 1900	 202	 10

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year	3,854	128
Number of shares issued during the year.....	383	50
 Total	 4,237	 176
Number of shares withdrawn dur- ing the year	377	
Number of shares matured dur- ing the year	190	60
 Number of shares in force Dec. 31, 1900..	 3,670	 116

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year	1,336	60
Number of shares pledged during the year.....	157	202
 Total	 1,493	 262
Number of shares released during the year.....	182	35
 Present total number of shares pledged....	 1,311	 227

NORTHWESTERN BUILDING AND LOAN ASSOCIATION,

Madison, Wisconsin.

Office at 100 West Main Street.

Incorporated Feb., 1889. Authorized Capital, \$5,000,000.

A. H. HOLLISTER.....	President | S. M. BABCOCK.....	Treasurer
JACOB ESSER JR.....	Secretary | C. N. BROWN.....	Attorney

DIRECTORS.

A. H. HOLLISTER.	S. T. WALKER.	R. F. TAYLOR.
J. B. PARKINSON,	C. N. BROWN,	JACOB ESSER JR.
S. M. BABCOCK,	JOHN T. KING,	

STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$141,786 07	Dues on installment stock.....	\$75,804 04
Loans on stock.....	795 00	Paid up stock.....	58,690 00
Real estate	1,150 00	Contingent fund	2,455 80
Cash in hands of secretary	3,874 81	Bills payable	9,000 00
		Undivided profits	1,656 04
Total assets	\$147,605 88	Total liabilities	\$147,605 88

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year.	\$1,037 55	For real estate loans.....	\$25,289 00
From dues on installment stock	13,642 87	For loans on stock.....	650 00
From paid up stock.....	9,540 00	For withdrawals of stock.....	18,067 60
From interest	8,013 16	For matured stock	5,000 00
From premiums	424 00	For paid up stock W. D. or retired	7,360 00
From fines	14 03	For interest on paid up stock	2,821 21
From fees	254 50	For bills payable repaid	10,000 00
From R. E. loans repaid.....	22,123 48	For interest on bills payable	185 16
From stock loans repaid.....	462 77	For taxes advanced	18 80
From bills payable.....	19,000 00	For salaries	1,057 50
Dues from general fund.....	449 30	For stationery, postage, printing	186 05
		For other expenses.....	371 51
		For cost foreclosure suit.....	80 02
Total receipts	\$74,961 66	Cash on hand Dec. 31st.....	3,874 81
		Total disbursements ..	\$74,961 66

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$5,000 00	Secretary	\$900 00
Treasurer	10,000 00	Auditing committee	20 00
		Total salaries for the year	
		Total salaries for the year	\$920 00
Total operating expenses for the year ending December 31, 1909...			\$1,615 06

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	237	67
Number added during the year.....	26	15
Total	263	82
Number whose membership has ceased during the year	19	10
Total number of shareholders Dec. 31, 1909	244	72

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year	4,318	586
Number of shares issued during the year.....	323	96
Total	4,643	662
Installment. Paid up.		
Number of shares withdrawn during the year	170	74
Number of shares retired during the year	50	220
Number of shares in force Dec. 31, 1909....	4,428	588

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	1,416	36
Number of shares pledged during the year.....	276	2
Total	1,692	37
Number of shares released during the year.....	145	4
Present total number of shares pledged...	1,547	33

PROVIDENT LOAN AND BUILDING ASSOCIATION.

Madison, Wisconsin.

Office at No. 13 West Main Street.

Incorporated Nov. 1, 1885. Authorized Capital, \$500,000.

J. W. VANCE.....	President	M. C. CLARKE.....	Treasurer
J. C. PROCTOR.....	Secretary	C. E. BUELL.....	Attorney

DIRECTORS.

J. W. VANCE,	F. M. WOOTTON,	F. W. CANTWELL,
DAVID H. WRIGHT,	H. B. McGOWAN,	E. B. SKINNER,
GEORGE JOACHIM,	A. T. WEBB,	C. E. BUELL,
M. C. CLARKE,	JOHN CORSCOT,	J. C. PROCTOR.

STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$136,871 74	Dues on installment stock.....	\$119,953 19
Loans on stock.....	6,080 00	Dues paid in advance.....	407 00
Accrued and unpaid interest	576 48	Contingent fund	3,136 81
Unpaid dues	398 00	Interest	43 50
Cash in hands of treasurer.	828 63	Bills payable	20,750 84
		Interest payable	451 98
		Undivided profits	11 53
Total assets	\$144,754 85	Total liabilities	\$144,754 85

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year..	\$393 35	For real estate loans.....	\$33,399 00
From dues on installment stock	22,731 00	For loans on stock.....	2,480 00
From interest.....	7,942 60	For withdrawals of stock: Dues, \$5,165.00; profits, \$356.41	5,521 41
From premiums.....	7 50	For matured stock: Dues, \$5,662.00; profits, \$2,307.91	7,969 91
From fine; and fees.....	117 05	For bills payable repaid....	9,027 43
From profits on withdrawals	118 32	For interest on bills payable	982 92
From R. E. loans by maturity of stock.....	1,000 00	For salaries.....	848 50
From R. E. loans repaid.....	17,130 00	For other expenses.....	80 85
From stock loans repaid.....	4,120 00	For profits on withdrawals.....	118 32
From bills payable.....	7,696 55	Cash on hand Dec. 31st.....	828 63
Total receipts.....	\$61,256 97	Total disbursements..	\$61,256 97

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$3,000 00	Secretary	\$787 50
Treasurer	5,000 00	Treasurer	52 00
		Auditing committee,.....	9 00
Total salaries for the year		\$848 50	

Total operating expenses for the year ending December 31, 1900... **\$929 35**

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	102
Number added during the year.....	41
Total	233
Number whose membership has ceased during the year.....	14
Total number of shareholders Dec. 31, 1900.....	219

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	1,723
Number of shares issued during the year.....	468
Total.....	2,191
	Installment stock.
Number of shares withdrawn during the year.....	177
Number of shares matured during the year..	40
Number of shares in force Dec. 31, 1900	1,974

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year	632 1/2	163
Number of shares pledged during the year.....	193	21
Total	825 1/2	184
Number of shares released during the year.....	106	69
Present total number of shares pledged.. :	719 1/2	115

MANITOWOC BUILDING AND LOAN ASSOCIATION,

Manitowoc, Wisconsin.

Office at No. 925 South Eighth Street.

Incorporated April 23, 1890. Authorized Capital, \$500,000.

EMIL BAENSCH.....President | EDWIN SCHUETTE.....Treasurer
 C. A. GROFFMAN.....Secretary | JOHN CLOUPEK.....Attorney

DIRECTORS.

EMIL BAENSCH, CORNELIUS MADSON, JOHN C. KELLNER,
 JOHN CLOUPEK, E. G. NASH, H. L. MARKHAM,
 OSCAR A. ALTER, ALBERT GUTTMAN, AUGUST H. POHL,

STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$119,150 00	Dues on installment stock..	\$95,481 50
Loans on stock.....	2,490 00	Contingent fund.....	1,545 92
Furniture and stationery...	138 19	Bills payable.....	5,165 00
Cash in hands of treasurer.	17 75	Dividend account.....	19,536 74
		Undivided profits.....	66 78
Total assets.....	\$121,795 94	Total liabilities.....	\$121,795 94

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.

Receipts.		Disbursements.	
From dues on installment stock.....	\$21,415 50	For real estate loans.....	\$31,455 00
From interest.....	6,491 50	For loans on stock.....	1,550 00
From dues.....	35 40	For withdrawals of stock: Dues, \$1,923.00; profits, \$526.60	2,449 60
From fees.....	390 00	For bills payable repaid.....	1,600 00
From profits on withdrawals	7 65	For interest on bills payable	147 25
From R. E. loans repaid...	3,700 00	For taxes advanced.....	45 03
From stock loans repaid...	1,045 00	For salaries.....	569 32
From taxes repaid.....	45 03	For stationery, postage, printing	15 85
From bills payable.....	6,765 00	For other expenses.....	5 75
From books.....	31 00	For books.....	9 00
		For bank overdraft.....	2,061 53
Total receipts.....	\$39,926 08	Cash on hand Dec. 31st.....	17 75
		Total disbursements..	\$39,926 08

Officers Bonded.	Amount of Compensation per Annum.
Secretary	\$3,500 00
Treasurer	5,000 00
Secretary	\$569 32
Total salaries for the year	\$569 32
Total operating expenses for the year ending December 31, 1909...	\$590 92

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	229
Number added during the year.....	49
Total	278
Number whose membership has ceased during the year.....	6
Total number of shareholders Dec. 31, 1909.....	272

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	3,200
Number of shares issued during the year.....	720
Total	3,920
Number of shares withdrawn during the year	44
Number of shares in force Dec. 31, 1909.....	3,876

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.
Number of shares pledged at beginning of year.....	1,010
Number of shares pledged during the year.....	464
Total	1,474
Number of shares released during the year.....	83
Present total number of shares pledged.....	1,391

MILTON MUTUAL BUILDING AND LOAN ASSOCIATION,

Milton, Wisconsin.

Office at College Street.

Incorporated January, 1904. Authorized Capital, \$1,000,000.

J. G. CARR.....	President	E. D. BLISS.....	Treasurer
L. A. PLATTS.....	Secretary	L. A. PLATTS.....	Attorney

DIRECTORS.

N. W. CROSLEY,	GEO. R. BOSS,	F. C. DUNN,
C. E. CRANDALL,	W. B. MAXSON,	J. B. TRACEY,
W. W. CLARKE,	B. I. JEFFREY,	W. K. DAVIS.

STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$12,200 00	Dues on installment stock.....	\$12,528 00
Loans on stock.....	1,580 00	Dues paid in advance.....	1 00
Cash in hands of treasurer.	430 26	Contingent fund.....	102 46
		Dividend account.....	1,546 04
		Undivided profits.....	32 76
Total assets.....	\$14,210 26	Total liabilities.....	\$14,210 26

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year.....	\$7 16	For real estate loans.....	\$2,200 00
From dues on installment stock.....	3,919 00	For loans on stock.....	1,510 00
From interest.....	707 90	For withdrawals of stock:	
From fines.....	2 27	Dues, \$1,615.00; profits, \$165.85	1,780 85
From fees.....	18 25	For bills payable repaid.....	175 00
From R. E. loans repaid.....	1,100 00	For interest on bills payable.....	67
From stock loans repaid.....	230 00	For salaries.....	50 00
From bills payable.....	175 00	For stationery, postage, printing.....	8 80
		For other expenses, recording fees.....	4 00
Total receipts.....	\$6,159 58	Cash on hand Dec. 31st.....	430 26
		Total disbursements..	\$6,159 58

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$1,000 00	Secretary	\$50 00
Treasurer	1,000 00	Total salaries for the year	\$50 00
Total operating expenses for the year ending December 31, 1900...			\$62 50

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	71
Number added during the year.....	7
Total	78
Number whose membership has ceased during the year.....	5
Total number of shareholders Dec. 31, 1900.....	73

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	286
Number of shares issued during the year.....	65
Total	351
Number of shares withdrawn during the year.....	30
Number of shares in force Dec. 31, 1900.....	321

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	111	3
Number of shares pledged during the year.....	22	15.1
Total	133	18.1
Number of shares released during the year.....	11	2.3
Present total number of shares pledged....	122	15.8

AMERICAN MUTUAL BUILDING AND LOAN
ASSOCIATION,

Milwaukee, Wisconsin.

Office at No. 612 Ry. Exch. Bldg.

Incorporated Jan. 23, 1893. Authorized Capital, \$5,000,000.

MORRIS MILLER..... President | WILLIAM DE WOLF..... Treasurer
SAMUEL S. WEIL..... Secretary | LEOPOLD HAMMEL..... Attorney

DIRECTORS.

MORRIS MILLER. SAMUEL S. WEIL. N. N. GOODMAN,
A. W. CUTTING. WILLIAM DE WOLF. WALTER REITMAN.

STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$3,100 00	Dues on installment stock.....	\$6,496 50
Loans on stock.....	295 00	Contingent fund.....	190 41
Real estate sold on contracts	3,365 00	Dividend account.....	1,061 11
Furniture and stationery...	92 39	Undivided profits.....	13 94
Cancellation fee account...	84 30		
Cash in hands of treasurer.	825 27		
Total assets.....	\$7,761 96	Total liabilities.....	\$7,761 96

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.**

Receipts.		Disbursements.	
Cash at beginning of year..	\$746 46	For loans on stock.....	\$270 00
From dues on installment stock	1,744 80	For withdrawals of stock:	
From interest.....	231 11	Dues	1,584 85
From real estate sales.....	290 76	Profits	185 42
		For stationery, postage printing	87 54
Total receipts.....	\$3,022 13	For other expenses.....	69 05
		Cash on hand Dec. 31st.....	825 27
		Total disbursements..	\$3,022 13

Officers Bonded.	Amount of Compensation per Annum.
Secretary	\$2,000 00
Treasurer	5,000 00
Total operating expenses for the year ending December 31, 1909...	\$166 68

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	41
Number added during the year.....	17
<hr/>	<hr/>
Total	58
Number whose membership has ceased during the year.....	19
<hr/>	<hr/>
Total number of shareholders Dec. 31, 1909.....	39

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	388
Number of shares issued during the year	225
<hr/>	<hr/>
Total	613
Number of shares withdrawn during the year.....	350
<hr/>	<hr/>
Number of shares in force Dec. 31, 1909.....	263

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	31	1
Number of shares pledged during the year.....		37
<hr/>	<hr/>	<hr/>
Total	31	38
Present total number of shares pledged...	31	38

BAHN FREI MUTUAL BUILDING AND LOAN
ASSOCIATION,

Milwaukee, Wisconsin.

Office at No. 1120 North Ave.

Incorporated May 22, 1907. Authorized Capital, \$500,000.

GEO. F. ELLER.....President | FRANK SPANGENBERG.....Treasurer
GEO. F. KIEFERNDORF....Secretary | GEO. MENSING.....Attorney

DIRECTORS.

GEO. F. ELLER,	JOHN STATTNER, Jr.,	GEO. MENSING.
HENRY DOLGE,	PAUL STOLTENBURG,	R. E. KLUG,
GEO. F. KIEFERNDORF,	A. W. STREILLOW,	EMIL SEBASTIAN,
FRANK SPANGENBERG,	WM. HUEBNER,	

STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$7,200 00	Dues on installment stock.....	\$8,202 50
Loans on stock.....	635 00	Contingent fund.....	22 51
Furniture and stationery...	4 09	Undivided profits.....	392 91
Cash in hands of treasurer.	868 83		
Total assets.....	\$8,707 92	Total Liabilities.....	\$8,707 92

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.**

Receipts.		Disbursements.	
Cash at beginning of year..	\$25 90	For real estate loans.....	\$4,000 00
From dues on installment stock.....	5,280 25	For loans on stock.....	805 00
From interest.....	329 65	For withdrawals of stock:	
From fines.....	14 79	Dues, \$1,187.75; profits, \$32.23	1,219 98
From fees.....	12 10	For bills payable repaid...	3,600 00
From R. E. loans repaid...	1,750 00	For interest on bills pay- able	33 49
From stock loans repaid...	509 00	For salaries.....	69 00
From bills payable.....	2,600 00	For stationery, postage printing	22 49
From quarterly dues.....	82 05	For other expenses.....	38 00
From initiation fees.....	51 50	Cash on hand Dec. 31st....	869 83
From transfers.....	1 25		
Total receipts.....	\$10,656 49	Total disbursements..	\$10,656 49

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$1,000 00	Secretary	\$35 00
Treasurer	1,000 00	Treasurer	10 00
		Auditing committee.....	6 00
		Assistant secretary.....	15 00
		Trustees	3 00
		Total salaries for the year	\$69 00

Total operating expenses for the year ending December 31, 1909.. \$129 49

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	97
Number added during the year.....	56
Total	153
Number whose membership has ceased during the year.....	23
Total number of shareholders Dec. 31, 1909.....	130

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	255
Number of shares issued during the year.....	206
Total	461
Number of shares withdrawn during the year.....	75
Number of shares in force Dec. 31, 1909.....	386

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year	27	35
Number of shares pledged during the year.....	20	79
Total	47	114
Number of shares released during the year.....	11	50
Present total number of shares pledged....	36	64

4—B. & L.

**BOHEMIAN MUTUAL LOAN AND BUILDING
ASSOCIATION,**

Milwaukee, Wisconsin.

Office at No. 656 Orchard Street.

Incorporated Feb. 14, 1901. Authorized Capital, \$250,000.

JOS. A. SMRZ.....	President	FRANK SAFRANEK.....	Treasurer
JOHN KAPPEL, Jr.....	Secretary	LENICHECK, FAIRCHILD &	
		BOESEL.....	Attorneys

DIRECTORS.

JOS. A. SMRZ,	ALBERT SKUBAL,	THIOS. ZACHAR.
FRANK SKRABALEK,	ANTON KUBIK,	ANTON SKUBAL.
VAC. SVANDA,	EMAN BENES,	JOHN KAPPEL, Jr.
MATH. SCHAUER,	F. A. AMBROZ,	VAC. PUMPR.
CHIAS. KOUBECK,	FRANK SAFRANEK,	CHIAS. POSEPNY.
CHIAS. WESELY,	FRANK JANACEK,	JOS. J. KOCOUREK.

STATEMENT DECEMBER 31, 1909.

Assets.	Liabilities.
Loans on real estate.....	\$68,100 00
Loans on stock.....	13,215 00
Due on stock.....	74 76
Cash in hands of treasurer.....	6,264 54
 Total assets.....	 \$87,654 30
	Dues on installment stock.....
	75,284 75
	Dues paid in advance.....
	344 40
	Contingent fund.....
	408 01
	Incomplete loans.....
	3,865 00
	Undivided profits.....
	7,752 14
	 Total liabilities.....
	 \$87,654 30

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.**

Receipts.	Disbursements.
From dues on installment stock.....	\$30,181 43
From interest.....	3,771 81
From fines.....	43 52
From fees.....	500 00
From R. E. loans repaid.....	11,675 00
From stock loans repaid.....	8,330 00
From transfer of shares.....	5 50
From interest on series loans	614 85
 Total receipts.....	 \$55,722 11
	For real estate loans.....
	\$8,310 00
	For loans on stock.....
	12,440 00
	For withdrawals of stock:
	Dues, \$11,353.91; profits,
	\$905.90
	12,349 81
	For bills payable repaid.....
	14,700 00
	For interest on bills payable
	220 06
	For salaries.....
	549 00
	For stationery, postage,
	printing
	43 50
	For interest on series loans.....
	614 85
	For overdraft.....
	230 35
	Cash on hand Dec. 31st.....
	6,284 54
	 Total disbursements...
	 \$55,722 11

Officers Bonded.	Amount of Compensation per Annum.
Secretary	\$1,000 00
Treasurer	500 00
President	300 00
2nd secretary	500 00
Trustee	350 00
	Secretary
	5250 00
	Treasurer
	35 00
	Auditing committee.....
	12 00
	All other salaries.....
	252 00
	Total salaries for the
	year
	\$549 00
Total operating expenses for the year ending December 31, 1900...	\$502 50

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	244
Number added during the year.....	9
Total	253
Number whose membership has ceased during the year.....	37
Total number of shareholders Dec. 31, 1900.....	216

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	2,450
Number of shares issued during the year.....	142
Total	2,592
Number of shares withdrawn during the year.....	402
Number of shares in force Dec. 31, 1900.....	2,190

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year	689	97
Number of shares pledged during the year.....	100	125
Total	798	222
Number of shares released during the year.....	117	89
Present total number of shares pledged...	681	133

**CITIZENS MUTUAL LOAN AND BUILDING
ASSOCIATION,**

Milwaukee, Wisconsin.

Office at No. 43 Loan & Trust Bldg.

Incorporated September, 1892. Authorized Capital, \$850,000.

T. J. PERELES.....President | E. H. WILLIAMS.....Treasurer
FRANK ARMITAGE.....Secretary | NATH. PERELES & SONS...Attorneys

DIRECTORS.

WM. M. WOLFF,	WM. F. SELL,	WM. GILLES,
J. C. BUCKLAND,	J. B. HECKENDORN,	J. M. J. KEOGH,
JOHN VAN ROO,	H. J. MABBETT,	C. W. GRAHAM.

STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$176,290 00	Dues on installment stock.....	\$96,084 00
Loans on stock.....	580 00	Contingent fund.....	2,129 24
Accrued and unpaid interest, \$808.25; fines, \$8.50...	816 75	Interest paid in advance.....	137 47
Real estate sold on contracts	670 00	Incomplete loans.....	1,967 26
Furniture and stationery...	50 00	Bills payable.....	35,000 00
N. C. Arsenau.....	199 84	Undivided profits.....	44,338 11
Cash in bank.....	827 64		
Cash in hands of secretary.....	221 85		
Total assets.....	\$179,656 08	Total liabilities.....	\$179,656 08

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.**

Receipts.		Disbursements.	
Cash at beginning of year..	\$1,040 69	For real estate loans.....	\$60,088 32
From dues on installment stock	41,992 00	For loans on stock.....	1,240 00
From interest.....	16,252 92	For withdrawals of stock: Dues, \$33,797.00; profits,	39,880 76
From premiums.....	784 23	For bills payable repaid....	131,500 00
From fines.....	77 15	For interest on bills payable	1,766 59
From fees.....	130 00	For taxes advanced.....	18 99
From profits on withdrawals	7 21	For salaries.....	1,300 00
From R. E. loans repaid.....	36,720 00	For stationery, postage, printing	118 70
From stock loans repaid.....	1,435 00	For other expenses.....	1,123 85
From real estate sold on contracts	200 00	For advertising.....	37 95
From bills payable.....	139,500 00	For commission.....	29 55
From other receipts.....	15 00	Cash on hand Dec. 31st.....	1,049 49
Total receipts.....	\$238,154 20	Total disbursements..	\$238,154 20

Officers Bonded.		Amount of Compensation per Annum.
Secretary	\$10,000 00	
		Secretary \$1,275 00
		President 25 00
		Auditing committee..... 42 50
		Appraisors 75 00
		Directors 218 00
		Total salaries for the year \$1,635 50
Total operating expenses for the year ending December 31, 1909...		\$2,610 05

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	299
Number added during the year.....	127
Total	426
Number whose membership has ceased during the year.....	103
Total number of shareholders Dec. 31, 1909.....	323

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	3,360
Number of shares issued during the year.....	1,539
Total	4,899
	Installment stock.
Number of shares withdrawn during the year.....	1,142
Number of shares matured during the year..	16
Number of shares in force Dec. 31, 1909.....	1,158
	3,741

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	908	75
Number of shares pledged during the year.....	352	
Total	1,260	75
Number of shares released during the year.....	223	
Present total number of shares pledged....	1,037	75

FIRST BOHEMIAN NATIONAL LOAN AND BUILDING
ASSOCIATION,

Milwaukee, Wisconsin.

Office at No. 648 12th Street.

Incorporated Oct. 28, 1885. Authorized Capital, \$5,000,000.

WENZEL CHADIN.....President ADOLPH KAKAC.....Treasurer
CHIAS. JIRAN.....Secretary FRANK J. LENICHECK.....Attorneys

DIRECTORS.

WENZEL CHADIN,	CHIAS. KORES,	JOS. LIBRA,
JOS. BARTOS,	ALOIS SMRZ,	FRANK X. HUDECEK,
CHIAS. JIRAN.	E. B. VECKER,	VINC. POKORNY,
JOS. JUNEK,	JOS. VOTAPEK,	EDW. YUNEK,
JAMES SIMANDL,	ALOIS ZIVNUSTKA,	ALOIS DENSKY,
ADOLPH KAKAC,	JOS. KUDRNA,	JOS. SCHNEIBERG.

STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$355,984 62	Dues on installment stock..	\$385,634 50
Loans on stock.....	109,785 00	Dues paid in advance.....	1,823 87
Due for stock assessments.	790 53	Contingent fund.....	3,635 15
Deposited with series.....	97,800 00	Bills payable.....	2,000 00
Cash in hands of treasurer.	577 31	Undivided profits.....	74,043 94
		Series deposits.....	97,800 00
Total assets.....	\$564,937 46	Total liabilities.....	\$564,937 46

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.**

Receipts.		Disbursements.															
Cash at beginning of year..	\$10,919 45	For real estate loans.....	\$124,515 00														
From dues on installment stock	118,064 26	For loans on stock.....	57,085 00														
From interest.....	23,979 07	For withdrawals of stock:															
From premiums.....	3,348 38	Dues, \$31,758.14; profits,															
From fines.....	790 36	\$2,349.25	34,107 39														
From fees.....	1,902 05	For bills payable repaid.....	5,300 00														
From R. E. loans repaid..	47,305 00	For interest on bills pay- able	208 73														
From stock loans repaid..	18,630 00	For interest to series.....	4,470 05														
From bills payable.....	4,000 00	For salaries and rent.....	2,413 00														
From series deposits.....	126,800 00	For stationery, postage, printing	161 02														
From series expense ac- counts	1,610 55	For other expenses, officers' bonds	32 50														
From profit on new shares.	203 78	For other disbursements, miscellaneous	127 75														
		For series deposits.....	126,800 00														
Total receipts.....	\$357,613 80			For series expense accounts	1,610 55			For premium to series.....	205 00			Cash on hand Dec. 31st.....	577 31			Total disbursements.....	\$357,613 80
		For series expense accounts	1,610 55														
		For premium to series.....	205 00														
		Cash on hand Dec. 31st.....	577 31														
		Total disbursements.....	\$357,613 80														

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$2,500 00	President	\$100 00
Treasurer	5,000 00	1st secretary.....	1,200 00
Other officers.....	2,500 00	Vice president.....	20 00
		Treasurer	200 00
		Attorney	75 00
		Auditing committee, 3 mem- bers, \$30 each.....	90 00
		2d secretary.....	200 00
		3d secretary.....	100 00
		3 trustees, each \$30.....	180 00
		3 appraisers, each \$40.....	120 00
		3 substitutes, each \$15.....	45 00
		Total salaries for the year	\$2,330 00

Total operating expenses for the year ending December 31, 1909... \$2,734 27

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	1,106
Number added during the year.....	309
Total	1,414
Number whose membership has ceased during the year.....	117
Total number of shareholders Dec. 31, 1909.....	1,297

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	7,790
Number of shares issued during the year.....	2,540
Total	10,330
Number of shares withdrawn during the year.....	1,153
Number of shares in force Dec. 31, 1909.....	9,177

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.
Number of shares pledged at beginning of year.....	3,058
Number of shares pledged during the year.....	1,525
Total	4,583
Number of shares released during the year.....	556
Present total number of shares pledged.....	4,027

FIRST SOUTH SLAVIC LOAN AND BUILDING
ASSOCIATION,

Milwaukee, Wisconsin.

Office at No. 257 1st Ave.

Incorporated Oct. 27, 1909. Authorized Capital, \$500,000.

ALOIS BERGANT.....President | FRANK SKCRLOVNIK.....Treasurer
FRITZ ROBACH.....Secretary |

DIRECTORS.

ALOIS BERGANT.	M. CELOFIGA.	JOHN PODJED.
JOHN KALAN.	FRANK NOVAK.	LEO ZAKRAPEK.
FRITZ ROBACH.	ANTON PODJED.	ANTON TURNSCK.
ANT. SELIGO.	FRANK SKCRLOVNIK.	IG. KUSLZAN.

STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Furniture and stationery...	\$18 00	Dues on installment stock...	\$44 40
Loss	42 38	Dues paid in advance.....	56 50
Cash in hands of treasurer.....	191 02	Bills payable.....	150 00
Total assets.....	\$251 40	Interest payable.....	50
		Total liabilities.....	\$251 40

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.**

Receipts.		Disbursements.	
From dues on installment stock	\$100 90	For bills payable repaid.....	\$40 00
From fees.....	9 50	For stationery, postage printing	17 38
From bills payable.....	190 00	For other expenses, rent.....	5 00
From rent returned.....	5 00	For corporation fee.....	35 00
		For officers' bonds.....	8 00
Total receipts.....	\$305 40	For corporation seal.....	9 00
		Cash on hand Dec. 31st.....	191 02
		Total disbursements..	\$305 40

MEMBERSHIP.

	Holding Installment stock.
Number added during the year.....	28
Total	<hr/> 28
Total number of shareholders Dec. 31, 1900.....	28

STATEMENT OF SHARES.

	Installment stock.
Number of shares issued during the year.....	37
Total	<hr/> 37
Number of shares in force Dec. 31, 1900.....	37

**MILWAUKEE MUTUAL LOAN AND BUILDING
ASSOCIATION,**

Milwaukee, Wisconsin.

Office at No. 512-513 Germania Bldg.

Incorporated April 5, 1893. Authorized Capital, \$5,000,000.

RICHARD BURKE.....President | JAMES M. HAYS.....Treasurer
JOHN J. MAHER.....Secretary | JOHN J. MAHER.....Attorney

DIRECTORS.

RICHARD BURKE, WM. PROMBERGER, JOHN H. FRIAR,
HENRY M. OBERNDORFER, CHARLES A. GRAF, FLORIAN J. RIES,
M. S. SHERIDAN, PATRICK DONNELLY, M. N. LANDO.

STATEMENT DECEMBER 31, 1909.

Assets.	Liabilities.
Loans on real estate.....	\$122,150 00
Loans on stock.....	100 00
Accrued and unpaid interest	185 02
Taxes advanced.....	170 97
Insurance premiums advanced.....	82 80
Furniture and stationery.....	17 65
Pass books.....	27 68
Advertising matter.....	54 49
Sundries.....	22 55
Cash in hands of treasurer.....	2,838 96
Cash in hands of secretary.....	12 59
Total assets	\$125,602 70
	Total liabilities
	\$125,602 70

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.**

Receipts.	Disbursements.
Cash at beginning of year.....	\$725 51
From dues on installment stock.....	29,901 70
From paid up stock.....	11,100 00
From interest.....	353 44
From R. E. loans repaid.....	19,597 40
From stock loans repaid.....	275 00
From insurance premiums repaid.....	12 00
From bills payable.....	9,000 00
From pass books.....	9 00
From interest on bills payable.....	3 17
From sundries.....	9 25
Total receipts	\$70,986 47
	Total disbursements..
	\$70,986 47

Officers Bonded.	Amount of Compensation per Annum.
Secretary	\$5,000 00
Secretary	\$1,500 00
Directors \$2—for each meeting attended.	
Total salaries for the year	\$1,500 00
Total operating expenses for the year ending December 31, 1909...	\$2,020 79

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	159	54
Number added during the year.....	52	12
Total	211	66
Number whose membership has ceased during the year	30	3
Total number of shareholders Dec. 31, 1909	181	63

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	2,175½	446
Number of shares issued during the year.....	698	127
Total	2,873½	573
Installment. Paid up.		
Number of shares withdrawn during the year	590½	26
Number of shares matured during the year	44½	641
Number of shares in force Dec. 31, 1909....	2,232½	547

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year	1,172	24
Number of shares pledged during the year.....	289	25
Total	1,461	49
Number of shares released during the year.....	230½	24
Present total number of shares pledged....	1,221½	25

**MODEL BUILDING LOAN AND INVESTMENT
ASSOCIATION,**

Milwaukee, Wisconsin.

Office at No 436 Wells Building.

Incorporated May 18, 1896. Authorized Capital, \$5,000,000.

JAMES M. FOX.....President | HERBERT N. LAFLIN.....Treasurer
J. A. GOSS.....Secretary | E. H. BOTTUM.....Attorney

DIRECTORS.

JAMES M. FOX, WM. H. GRUHL, THOS. V. DALLY.
RICHARD HOE, M. J. HOGAN.
HERBERT N. LAFLIN, H. J. MATHEWS.

STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$18,250 00	Dues on installment stock..	\$10,295 70
Loans on stock.....	715 00	Dues paid in advance.....	5 75
Accrued and unpaid interest, premium	166 17	Paid up stock	650 00
Real estate	4,637 79	Contingent fund	4,731 40
Real estate sold on contracts	1,426 46	Dividend account	6,757 06
Taxes advanced	50 53		
Insurance premiums advanced	16 00		
Furniture and stationery	50 00		
Miscellaneous	31 94		
Cash in hands of treasurer.....	3,076 99		
Cash in hands of secretary.....	8 98		
Total assets	\$28,439 91	Total liabilities	\$23,439 91

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.**

Receipts.		Disbursements.	
Cash at beginning of year	\$4,930 22	For real estate loans.....	\$1,550 00
From dues on installment stock	2,701 86	For loans on stock.....	808 00
From interest	2,005 38	For withdrawals of stock: Dues, \$7,283.83; profits, \$2,674.41	9,958 24
From fees	3 82	From matured stock: Dues, \$1,213.20; profits, \$981.65	2,194 85
From profits on withdrawals	110 96	For paid up stock W. D. or retired	1,100 00
From rents	157 18	For interest on paid up stock	68 62
From R. E. loans by maturity of stock	2,150 00	For taxes advanced.....	100 00
From R. E. loans repaid.....	5,450 00	For insurance premiums ad- vanced	24 00
From taxes repaid.....	100 00	For salaries	625 00
From insurance premiums repaid	8 00	For stationery, postage, printing	12 76
From stock loans repaid.....	1,158 00	For other expenses.....	307 64
From real estate sold on contracts	1,106 70	Miscellaneous charges to members	47 04
Total receipts	\$19,882 12	Cash on hand Dec. 31st.....	\$3,085 97
		Total disbursements..	\$19,882 12

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$4,000 00	Secretary	\$625 00
Treasurer	2,000 00	Auditing committee	20 00
President	1,000 00		
Vice President	1,000 00	Total salaries for the year	\$645 00

Total operating expenses for the year ending December 31, 1909... \$945 40

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	61	6
Total	61	6
Number whose membership has ceased during the year	9	3
Total number of shareholders Dec. 31, 1909	52	3

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	62 $\frac{1}{2}$	17 $\frac{1}{2}$
Number of shares issued during the year.....	32	
Total	65 $\frac{1}{2}$	17 $\frac{1}{2}$
Installment. Paid up.		
Number of shares withdrawn during the year.....	18 $\frac{1}{2}$ 11	
Number of shares matured during the year.....	22	20 $\frac{1}{2}$
Number of shares in force Dec. 31, 1909....	449	6 $\frac{1}{2}$

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	22 $\frac{1}{2}$	88
Number of shares pledged during the year.....		35 $\frac{1}{2}$
Total	22 $\frac{1}{2}$	123 $\frac{1}{2}$
Number of shares released during the year.....	75 $\frac{1}{2}$	71
Present total number of shares pledged....	148	52 $\frac{1}{2}$

MUTUAL BUILDING AND SAVINGS ASSOCIATION,

Milwaukee, Wisconsin.

Office at No. 23-24 Mack Block.

Incorporated June 27, 1892. Authorized Capital, \$500,000.

FRANCIS J. RICKERT.....President | W. A. ARNOLD.....Treasurer
JOSEPH M. CROWLEY.....Secretary

DIRECTORS.

W. A. ARNOLD, WM. J. CLASSEN, D. C. OTTESEN,
ADOLPH BLEYER, JOSEPH M. CROWLEY, E. D. REGAN,
HERMAN J. BOHMANN, CHARLES W. McNALLY, FRANCIS J. RICKERT.

STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$201,082 40	Dues on installment stock..	\$80,794 49
Loans on stock.....	3,862 50	Paid up stock.....	81,505 00
Accrued and unpaid interest	17 56	Contingent fund	7,546 58
From real estate sold on contracts	5,830 28	Bills payable	37,100 00
Withdrawal fund.....	4,029 16	Undivided profits	5,395 83
Cash in hands of bank.....	365 23	Special deposits	3,847 16
Cash in hands of secretary.....	1,023 26	Dividend accrued on special deposits	21 33
Total assets	\$216,210 39	Total liabilities	\$216,210 39

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year.....	\$3,454 55	For real estate loans.....	\$71,572 40
From dues on installment stock	25,101 15	For loans on stock.....	4,295 00
From paid up stock.....	29,950 00	For withdrawal of stock...	15,444 14
From premiums	13,199 22	For paid up stock W. D. or retired	13,675 00
From rents	44 00	For interest on paid up stock	3,319 58
From R. E. loans repaid.....	25,900 00	For bills payable repaid.....	15,050 00
From stock loans repaid.....	6,112 00	For interest on bills pay- able	1,313 53
From real estate sold on contracts	300 00	For insurance premiums ad- vanced	40 00
From bills payable.....	27,200 06	For salaries	2,216 00
From withdrawal fund.....	143 00	For stationery, postage, printing	68 30
From special deposits.....	370 00	For other expenses	200 14
Total receipts	\$131,773 92	For rent and janitor service	528 00
		For special deposits.....	720 84
		For commissions	1,342 50
		Cash on hand Dec. 31.....	1,388 49
		Total disbursements ..	\$131,773 92

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$5,000 00	Secretary	\$1,500 00
Treasurer	1,000 00	Treasurer	100 00
		President	150 00
		Clerk hire	445 00
		Directors fees \$3 per diem	
		Total salaries for the year	\$2,195 00
Total operating expenses for the year ending December 31, 1900...		\$3,012 44	

MEMBERSHIP.

	Instalment stock.	Holding Paid up stock.
Total number of members at beginning of year	256	119
Number added during the year	90	85
Total	346	204
Number whose membership has ceased during the year	28	39
Total number of shareholders Dec. 31, 1900	318	165

STATEMENT OF SHARES.

	Instalment stock.	Paid up stock.
Number of shares in force at beginning of year	3,362	652.30
Number of shares issued during the year	1,353	299.50
Total	4,715	951.80
Instalment. Paid up.		
Number of shares withdrawn during the year	574	136.4
Number of shares matured during the year	10	584
Number of shares in force Dec. 31, 1900....	4,131	815.05

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year	1,755	353
Number of shares pledged during the year	837	223
Total	2,592	576
Number of shares released during the year	243	155
Present total number of shares pledged	2,349	421

ORZEL BIALY BUILDING AND LOAN ASSOCIATION,

Milwaukee, Wisconsin.

Office at No. 617-21st Ave.

Incorporated May 28, 1909. Authorized Capital, \$500,000.

GEORGE RYBACKI.....President ALBERT BODUS.....Treasurer
JOS. SZWABASecretary JOHN S. STROZYK.....Attorney

DIRECTORS.

GEORGE RYBACKI.
ALBERT BODUS,
JOS. SZWABA,FRANK FILIP.
STAN. SZYMARCK.
JOHN JASKULSKI,SZCZEPAN LABISZAK.
ALBERT KLINKOSZ,
PETER SEELEFF.

STATEMENT DECEMBER 31, 1909.

Assets.	Liabilities.	
Loans on real estate.....	\$5,900 00	
Loans on stock.....	80 00	
Fines	1 71	
Furniture and stationery..	93 04	
Dues unpaid	59 50	
Cash in hands of treasurer.....	890 77	
Total assets	\$7,025 02	
	Dues on installment stock.....	\$6,875 00
	Dues paid in advance	78 50
	Contingent fund	1 06
	Interest paid in advance.....	18 15
	Undivided profits	52 31
	Total Liabilities	\$7,025 02

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.

Receipts.	Disbursements.	
From dues on installment stock	\$6,875 00	
From interest	89 30	
From premiums	45 30	
From fines	6 08	
From fees	233 75	
From bills payable.....	1,900 00	
From dues paid in advance.....	78 50	
Total receipts	\$9,227 93	
	For real estate loans.....	\$5,900 00
	For loans on stock.....	80 00
	For withdrawals of stock.....	138 50
	For bills payable repaid.....	1,900 00
	For salaries	76 50
	For stationery, postage, printing	91 62
	For other expenses	57 50
	For furniture, etc.....	93 04
	Cash on hand Dec. 31st.....	890 77
	Total disbursements.....	\$9,227 93

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$500 00	Secretary	\$45 00
Treasurer	2,000 00	Auditing committee	31 50
Other officers	500 00		
		Total salaries for the year	\$76 50
Total operating expenses for the year ending December 31, 1909...			\$225 62

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	138
Total	138
Number whose membership has ceased during the year.....	4
Total number of shareholders Dec. 31, 1909.....	134

STATEMENT OF SHARES.

	Installment stock.
Number of shares issued during the year.....	935
Total	935
Number of shares withdrawn during the year.....	39
Number of shares in force Dec. 31, 1909.....	896

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged during the year.....	49	15
Present total number of shares pledged....	49	15

SKARB POLSKI MUTUAL LOAN AND BUILDING
SOCIETY,

Milwaukee, Wisconsin.

Office at No. 301 Mitchell Street.

Incorporated Jan. 6, 1886. Authorized Capital, \$5,000,000.

FRANK J. GRUTZA.....President ALBERT SMUKOWSKI.....Treasurer
IGNATZ A. PRZYBYLA.....Secretary THOS. T. CHURCHILL.....Attorney

DIRECTORS.

FRANK J. GRUTZA,	FRANK L. KOCEJA,	FRANK KOTECKI,
ALBERT SMUKOWSKI,	JOHN KANTAK,	FRANK ROZGA,
IGNATZ A. PRZYBYLA,	MICHAEL W. NOWAK,	JACOB THOMAS,
JOHN STANIOCH,	FRANK ROZMARYNOWSKI,	IGNATZ GORSKI.

STATEMENT DECEMBER 31, 1909.

Assets.	Liabilities.
Loans on real estate.....	\$168,505 41
Loans on stock.....	15,648 50
Accrued and unpaid interest, premium and fines...	2,646 51
Real estate	9,255 86
Real estate sold on contracts	28,104 80
Taxes advanced	577 29
Insurance premiums advanced	674 20
Bond for lost note.....	1,100 00
Furniture and stationery...	787 50
Cash in hands of treasurer.....	678 53
Total assets	\$227,978 60
	Total liabilities
	\$227,978 60

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.

Receipts.	Disbursements.
Cash at beginning of year.....	\$1,222 55
From dues on installment stock	87,146 73
From interest	10,252 88
From premiums	471 60
From fines	190 59
From fees	680 50
From rents	264 50
From R. E. loans by maturity of stock	4,700 00
From R. E. loans repaid.....	18,990 30
From stock loans repaid.....	16,523 00
From insurance premiums repaid	35 60
From taxes repaid.....	98 06
From real estate sold on contracts	2,993 94
From bills payable.....	9,950 00
From bank loan.....	20,000 00
From sundries	207 00
Total receipts	\$173,730 25
	Total disbursements.....
	\$173,730 25

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$5,000 00	Secretary	\$1,020 00
Treasurer	10,000 00	Treasurer	25 00
		President	25 00
		Auditing committee and directors' salary provided.	
		Total salaries for the year	\$2,205 50

Total operating expenses for the year ending December 31, 1909... \$3,480 12

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	847
Number added during the year.....	407
Total	1,254
Number whose membership has ceased during the year.....	244
Total number of shareholders Dec. 31, 1909.....	1,010

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	6,436
Number of shares issued during the year.....	3,086
Total	9,522
	Installment stock.
Number of shares withdrawn during the year.....	1,338
Number of shares matured during the year.....	354
	1,692
Number of shares in force Dec. 31, 1909.....	7,830

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	1,323	1,034
Number of shares pledged during the year.....	592	980
Total	1,915	2,014
Number of shares released during the year.....	251	819
Present total number of shares pledged...	1,664	1,195
Present total number of shares pledged on land contracts	166	
Total	1,830	

SKARB PULASKI BUILDING AND LOAN ASSOCIATION,

Milwaukee, Wisconsin.

Office at No. 32 Locust Street.

Incorporated April 30, 1909. Authorized Capital, \$5,000,000.

FRANK KROPIDLOWSKI...President | FR. CZARKOWSKI.....Treasurer
J. F. POLCRYNSKI.....Secretary | ALBERT FROEDE.....Attorney

DIRECTORS.

F. KROPIDLOWSKI,
J. F. POLCRYNSKI,
F. CZARKOWSKI,M. JAZDREWSKI,
J. HINTZA,
F. KOZLOWICZ,F. ZINDA,
J. STRUKA,
J. MALMAROWSKI.

STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$21,457 00	Dues on installment stock..	\$24,525 00
Loans on stock.....	1,266 00	Dues paid in advance.....	50 00
Furniture and stationery..	149 08	Undivided profits	1,085 00
Dues on installment.....	17 50	Contingent fund	50 00
Cash in hands of treasurer.	2,800 42		
Total assets	\$25,600 00	Total liabilities	\$25,600 00

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.

Receipts.		Disbursements.	
From dues on installment stock	\$25,135 00	For real estate loans.....	\$21,657 00
From interest	307 77	For loans on stock.....	1,285 00
From premiums	196 85	For dues	79 32
From fines	26 95	For salaries	250 75
From fees	682 50	For stationery, postage, printing	250 05
From real estate loans re- paid	200 00	For other expenses, rent.....	24 00
From stock repaid.....	19 00	For legal services.....	133 00
From fees for pass books..	86 75	For safe and furniture.....	149 08
Total receipts	\$26,651 82	For advertising	26 20
		Cash on hand Dec. 31st.....	2,800 42
		Total disbursements...	\$26,654 82

Officers Bonded.	Amount of Compensation per Annum.
Secretary	\$2,000 00
Treasurer	6,000 00
Other officers	4,000 00
Secretary	\$165 00
Treasurer	46 50
Auditing committee	16 00
Vice Secretary	23 25
Total salaries for the year	\$250 75

Total operating expenses for the year ending December 31, 1909... \$833 08

MEMBERSHIP.

	Holding Installment stock.
Total number of members during the year.....	368
Number whose membership has ceased during the year.....	4
Total number of shareholders Dec. 31, 1900.....	364

STATEMENT OF SHARES.

	Installment stock.
Number of shares issued during the year.....	2,741
Number of shares withdrawn during the year.....	16
Number of shares in force Dec. 31, 1900.....	2,725

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged during the year.....	140	200
Number of shares released during the year.....	...	4
Present total number of shares pledged....	140	205

SKARB SOBIESKI BUILDING AND LOAN ASSOCIATION,

Milwaukee, Wisconsin.

Office at No. 855 20th Ave.

Incorporated May 2, 1892. Authorized Capital, \$1,000,000.

MICH. TOMASZEWSKI.....President JOHN J. MUCHA.....Treasurer
STAN. MATERNOWSKI.....Secretary CASIMIR GONSKI.....Attorney

DIRECTORS.

MICH. TOMASZEWSKI, ANTON MIKOLAJEWSKI, JOHN PASZKIEWICZ,
FRANK MUCHA, JOHN J. MUCHA, FRANK MARKOWSKI,
STAN. MATERNOWSKI, WALENTZ JENDRZECZAK, MICH. SZYMBORSKI.

STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$59,200 00	Dues on installment stock..	\$67,117 25
Loans on stock.....	13,901 00	Dues paid in advance.....	144 75
Accrued and unpaid interest	979 97	Interest, paid in advance...	35 47
Real estate	9,278 86	Bills payable	10,300 00
Taxes advanced	144 08	Undivided profits	8,382 35
Furniture and stationery...	300 00		
Cash in hands of treasurer.	2,175 91		
Total assets	\$85,979 82	Total liabilities	\$85,979 82

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year..	\$961 10	For real estate loans.....	\$7,850 00
From dues on installment stock	24,049 50	For loans on stock.....	6,628 00
From interest	3,256 30	For withdrawals of stock: Dues, \$9,317.25; profits,	
From premiums	153 38	\$175.05	9,492 30
From fines	23 95	For bills payable repaid...	9,550 00
From fees	203 75	For interest on bills pay- able	881 61
From rents	41 30	For taxes advanced.....	144 08
From R. E. loans repaid..	1,800 00	For salaries	872 05
From stock loans repaid..	2,965 00	For stationery, postage, printing	148 55
From bills payable.....	4,450 00	For foreclosure expense...	164 78
		Cash on hand Dec. 31st.....	2,175 91
Total receipt's	\$37,907 28	Total disbursements...	\$37,907 28

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$2,000 00	Secretary	\$375 00
Treasurer	5,000 00	Treasurer	37 50
President	500 00	Auditing committee and directors	187 50
		Attorney	109 55
		President	37 50
		Assistant secretary	125 00
		Total salaries for the year	872 05
Total operating expenses for the year ending December 31, 1909....			\$1,185 38

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	203
Number added during the year.....	120
Total	323
Number whose membership has ceased during the year.....	51
Total number of shareholders Dec. 31, 1909.....	272

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	1,638
Number of shares issued during the year.....	814
Total	2,452
	Installment stock.
Number of shares withdrawn during the year..	510
Number of shares in force Dec. 31, 1909.....	1,942

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	433	606
Number of shares pledged during the year.....	60	187
Total	493	793
Number of shares released during the year.....	56	490
Present total number of shares pledged....	437	303

SECOND BOHEMIAN NATIONAL LOAN AND BUILDING
ASSOCIATION,

Milwaukee, Wisconsin.

Office at Cor. 4th and Court Streets.

Incorporated Feb. 25, 1909. Authorized Capital, \$5,000,000.

LOUIS A. ZAVITOVSKY.....President JAS. POVONDRA.....Treasurer
JOS. A. HOLUB.....Secretary LOUIS A. ZAVITOVSKY.....Attorney

DIRECTORS.

LOUIS A. ZAVITOVSKY,	FRANK STROKLASA,	JOS. ARDINA,
EDMUND VOZTEK.	JOS. J. KOCA,	JOHN F. HOLUB,
JOS. A. HOLUB.	JAS. POVONDRA,	ALBERT CHLUPAC,
FR. POKORNÝ.	VACLAV BENES,	JOHN MUDROCH,
JOHN PAULU,	JOS. HENIKA,	ONDREJ KOLAFÁ.

STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$8,300 00	Dues on installment stock.....	\$10,296 00
Loans on stock	920 00	Dues paid in advance.....	97 42
Due for stock.....	13 26	Contingent fund	15 42
Cash in hands of treasurer.	1,468 38	Profit	292 80
Total assets	\$10,701 64	Total liabilities	\$10,701 64

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.**

Receipts.		Disbursements.	
From dues on installment stock	\$11,428 13	For real estate loans.....	\$8,400 00
From interest	135 03	For loans on stock.....	1,299 00
From premiums	221 20	For withdrawals of stock: Dues. \$776.35; profits.	846 57
From fines	58 67	\$70.22	221 90
From profits on withdrawals	70 22	For salaries	289 07
From R. E. loans repaid.....	100 00	For stationery, postage.	76 13
From stock loans repaid.....	369 00	For other expenses.....	1,468 38
From quarterly dues.....	205 05	Cash on hand Dec. 31st.....	
From transfer of shares.....	2 75		
Total receipts	\$12,591 05	Total disbursements ..	\$12,591 05

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$1,000 00	Secretary	\$100 00
Treasurer	1,500 00	Treasurer	15 00
Other officers	1,950 00	Auditing committee	6 00
		Other officers	100 90
		Total salaries for the year	\$221 90

Total operating expenses for the year ending December 31, 1909.... \$587 10

MEMBERSHIP.

	Holding	Installment stock.
Total number of members at beginning of year.....		131
Number added during the year.....		49
Total		180
Number whose membership has ceased during the year.....		23
Total number of shareholders Dec. 31, 1909.....		157

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	768
Number of shares issued during the year.....	289
Total	1,057
Number of shares withdrawn during the year.....	121
Number of shares in force December 31, 1909.....	936

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.
Number of shares pledged during the year.....	84
Number of shares released during the year.....	1
Present total number of shares pledged.....	83

**SOUTH SIDE MUTUAL LOAN AND BUILDING
ASSOCIATION,**

Milwaukee, Wisconsin.

Office at No. 493 Mitchell Street.

Incorporated March 27, 1901. Authorized Capital, \$5,000,000.

CHARLES MIKSCH.....President H. J. RADEMACHER.....Treasurer
J. M. SCHNEIDER.....Secretary AUSTIN, FEHR & GEHRZ...Attorneys

DIRECTORS.

CHARLES MIKSCH,	PHILIP FRITSCH,	JULIUS SHARNEK,
J. M. SCHNEIDER,	ROBERT STEMPER,	HERMAN MUTH,
H. J. RADEMACHER,	LORENZ MAUER,	FRED. ZAFFRAUN,
B. C. HORSCH,	MARTIN TYBORSKI,	JOHN BLANKENHEIM,
JOSEPH P. SURGES,	CHAS. WITSCHONKE,	REINHOLD BETHKE.

STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$83,800 00	Dues on installment stock.....	\$67,532 50
Loans on stock.....	3,860 00	Loans paid in advance.....	341 50
Accrued and unpaid interest, \$853.12; premium, \$43.50; and fines, \$4.36.....	900 98	Contingent fund.....	598 63
Furniture and stationery.....	360 00	Interest paid in advance.....	13 07
Loans to series.....	13,675 00	Bills payable.....	14,500 00
Cash in hands of treasurer.....	554 51	Interest payable.....	204 28
Total assets	\$103,150 49	Undivided profits.....	6,285 51
		Loans from series.....	13,875 00
		Total liabilities	\$103,150 49

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.**

Receipts.		Disbursements.	
Cash at beginning of year..	\$49 86	For real estate loans.....	\$34,100 00
From dues on installment stock	33,501 75	For loans on stock.....	4,505 00
From interest.....	4,935 53	For withdrawals of stock: Dues, \$7,781.75; profits, \$238.26	8,020 01
From premiums.....	291 75	For matured stock: Dues, \$19,323.00; profits, \$3,477.00	22,800 00
From fines.....	27 85	For interest to series.....	564 49
From fees.....	322 00	For bills payable repaid.....	9,580 00
From R. E. loans by maturity of stock.....	9,900 00	For interest on bills payable	354 43
From R. E. loans repaid.....	11,300 00	For salaries.....	646 70
From stock loans repaid.....	4,840 00	For stationery, postage, printing	111 20
From bills payable.....	16,175 00	For other disbursements.....	107 40
From series for furniture and fixtures.....	25 00	From loans from series repaid	7,350 00
From loans to series repaid.....	7,350 00	From loans to series.....	12,375 00
From loans from series.....	12,375 00	From furniture and fixtures to series.....	25 00
Total receipts.....	\$101,093 74	Cash on hand Dec. 31st.....	554 51
		Total disbursements..	\$101,093 74

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$2,500 00	Secretary	\$260 00
Treasurer	10,000 00	Treasurer	52 00
		President	89 00
		Other directors.....	235 70
		Total salaries for the year	\$646 70

Total operating expenses for the year ending December 31, 1909.... \$890 30

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	351
Number added during the year.....	218
Total	569
Number whose membership has ceased during the year.....	98
Total number of shareholders Dec. 31, 1909.....	471

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	2,291
Number of shares issued during the year.....	1,291
Total	3,582
	Installment stock.
Number of shares withdrawn during the year.....	373
Number of shares matured during the year...	228
Number of shares in force Dec. 31, 1909.....	601
	2,981

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	476	277
Number of shares pledged during the year.....	229	200
Total	705	486
Number of shares released during the year.....	118	153
Present total number of shares pledged....	587	333

THE NORTH SIDE LOAN AND BUILDING SOCIETY,

Milwaukee, Wisconsin.

Office at No. 1000 Bremer Street.

Incorporated Feb. 12, 1896. Authorized Capital, \$5,000,000.

M. RADZIEJEWSKI.....President FRANK TABACZKA.....Treasurer
S. J. POZORSKI.....Secretary

DIRECTORS.

M. RADZIEJEWSKI, FRANK TABACZKA, AUGUST STACHURSKI,
S. J. POZORSKI, MICHAEL RAKOCY, JAKUB KOUKEL,
M. T. BURCZYK, JOSEPH ZIELINSKI, JOHN WYLEZALSKI.

STATEMENT DECEMBER 31, 1909.

Assets.	Liabilities.
Loans on real estate.....	\$64,034 21
Loans on stock.....	7,340 00
Accrued and unpaid interest.....	1,205 20
Taxes advanced.....	651 23
Cash in hands of treasurer.....	2,686 12
Total assets.....	\$75,921 76
	Total liabilities.....
	\$75,921 76

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.

Receipts.	Disbursements.
Cash at beginning of year..	\$4,398 76
From dues on installment stock.....	23,004 25
From interest.....	3,639 00
From premiums.....	24 38
From fees.....	242 75
From R. E. loans repaid.....	23,200 00
From stock loans repaid.....	8,393 00
From taxes repaid.....	88 51
From insurance premiums repaid.....	16 80
From bills payable.....	400 00
From judgment account.....	2,150 00
Total receipts.....	\$65,555 45
	Total disbursements..
	\$65,555 45

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$2,000 00	Secretary	\$300 00
Treasurer	15,000 00	Treasurer	84 00
Other officers, each.....	500 00	Auditing committee.....	150 00
		Assistant secretary.....	78 00
		Total salaries for the year	\$612 00
Total operating expenses for the year ending December 31, 1909....		\$745 70	

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	169
Number added during the year.....	127
 Total	 293
Number whose membership has ceased during the year.....	66
 Total number of shareholders Dec. 31, 1909.....	 227

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	1,449
Number of shares issued during the year.....	881
 Total	 2,330
Number of shares withdrawn during the year.....	596
 Number of shares in force Dec. 31, 1909.....	 1,734

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	615	233
Number of shares pledged during the year.....	46	104
 Total	 661	 427
Number of shares released during the year.....	225	162
 Present total number of shares pledged....	 436	 265

THE POLISH NATIONAL LOAN AND BUILDING
ASSOCIATION,

Milwaukee, Wisconsin.

Office at No. 422 Mitchell Street.

Incorporated Aug. 2, 1887. Authorized Capital, \$5,000,000.

JOHN HELTMACH.....President | ANTON ANDRZEJEWSKI....Treasurer
LOUIS A. FONS.....Secretary | CASIMIR GONSKI.....Attorney

DIRECTORS.

JOHN BEJMA,	JOHN HELTMACH,	KAZ. WARKOCZEWSKI,
ALBIN SZYBCZYNSKI,	FRANK FONS,	ANT. ANDRZCZEWSKI,
PETER FONS,	STEPHEN ROCZA,	MICH. BUDZINSKI,
MAX J. DRCZEWSKI,	JOHN TADYCH,	LOUIS A. FONS,
JACOB KUBAL,	ALEX GILINSKI.	JAN KLEBA.

STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$131,200 00	Dues on installment stock..	\$103,140 50
Loans on stock.....	10,104 48	Paid up stock.....	12,950 00
Accrued and unpaid interest	77 21	Contingent fund.....	1,503 40
Furniture, stationery and		Bills payable.....	20,000 00
safe	325 00	Undivided profits.....	9,148 18
Cash in hands of treasurer.	5,035 39		
Total assets.....	\$146,742 08	Total liabilities.....	\$146,742 08

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year..	\$687 25	For real estate loans.....	\$68,700 00
From dues on installment		For loans on stock.....	15,512 41
stock	63,931 75	For withdrawals of stock:	
From paid up stock.....	6,600 00	Dues, \$18,323.75; profits,	
From interest.....	7,194 30	\$410.34	18,734 00
From premiums.....	585 22	For matured stock: Dues,	
From fines.....	51 80	\$27,843.75; profits, \$6,056.25	33,900 00
From fees.....	1,324 00	For paid up stock W. D.	1,450 00
From transfer fees.....	31 25	For interest on paid up stock	416 66
From R. E. loans by matur-		For bills payable repaid...	15,700 00
ity of stock.....	9,900 00	For interest on bills pay-	
From R. E. loans repaid....	22,250 00	able	503 94
From stock loans repaid.....	18,216 21	For salaries.....	1,011 25
From bills payable.....	30,600 00	For stationery, postage,	
		printing	324 50
Total receipts.....	\$161,371 78	For other expenses.....	41 50
		For bonds and documents..	42 00
		Cash on hand Dec. 31st.....	5,036 39
		Total disbursements..	\$161,371 78

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$5,000 00	Secretary	\$540 00
Assistant secretary.....	500 00	Assistant secretary.....	102 00
Treasurer	5,000 00	Treasurer	48 00
Assistant treasurer.....	1,000 00	President	48 00
President	500 00	Auditing committee.....	17 50
Vice president.....	500 00	Finance committee.....	255 75
Appraising committee, each.	500 00		
		Total salaries for the year	\$1,011 25

Total operating expenses for the year ending December 31, 1909.... \$1,419 25

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	291	13
Number added during the year.....	665	14
Total	956	27
Number whose membership has ceased during the year	143	6
Total number of shareholders Dec. 31, 1909.	813	21

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	2,530	78
Number of shares issued during the year.....	5,293	66
Total	7,823	144
Installment. Paid up.		
Number of shares withdrawn during the year.....	986	14½
Number of shares matured during the year.....	330	1,325
Number of shares in force Dec. 31, 1909....	6,501	129½

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	762	468
Number of shares pledged during the year.....	578	421
Total	1,340	889
Number of shares released during the year.....	138	480
Present total number of shares pledged....	1,202	409

WISCONSIN MUTUAL LOAN AND BUILDING SOCIETY,

Milwaukee, Wisconsin.

Office at C., M. & St. P. Ry. Shops.

Incorporated March 23, 1887. Authorized Capital, \$4,250,000.

A. E. MANCHESTER.....President | F. S. BRAND.....Treasurer
J. F. O'CONNOR.....Assistant Secretary | NATH. PERELES & SONS.....Attorneys

DIRECTORS.

EVAN THOMAS,
M. M. VEDDER,
E. J. MANSUR,
M. H. TOOHEY.A. F. BIERBACH,
J. W. TAYLOR,
MARTIN STARK,
A. W. BAIR,J. J. CROWLEY,
J. J. HENNESSEY.

STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$103,870 00	Dues on installment stock..	\$78,588 00
Accrued and unpaid interest.....	5 66	Dues paid in advance.....	231 00
Dues unpaid.....	25 00	Contingent fund.....	1,359 54
Cash in bank.....	2,364 52	Interest paid in advance.....	292 76
Cash in hands of secretary.....	129 12	Undivided profits.....	25,855 40
		Astray account.....	67 60
Total assets.....	\$106,394 30	Total liabilities.....	\$106,394 30

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year..	\$2,883 96	For real estate loans.....	\$10,540 00
From dues on installment stock	19,854 00	For withdrawals of stock:	
From interest.....	9,924 12	Dues, \$20,140.00; profits, \$2,621.97	22,761 97
From premiums on stock.....	133 50	For bills payable repaid.....	3,100 00
From fines.....	18 48	For interest on bills payable	15 50
From transfer fees.....	2 25	For salaries.....	600 00
From R. E. loans repaid.....	3,570 00	For stationery, postage, printing	30 35
From insurance premiums repaid	24 80	For other expenses.....	77 50
From bills payable.....	3,100 00	Cash on hand Dec. 31st.....	2,493 64
From book fees.....	75		
From premiums on loans repaid	107 10		
Total receipts.....	\$39,618 96	Total disbursements..	\$39,618 96

Officers Bonded.		Amount of Compensation per Annum.
Secretary	\$10,000 00	Secretary, \$300 per series... Total salaries for the year
		\$600 00 \$600 00
Total operating expenses for the year ending December 31, 1909....		\$707 85

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	222
Number added during the year.....	2
 Total	 224
Number whose membership has ceased during the year.....	31
 Total number of shareholders Dec. 31, 1909.....	 193

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	1,837
Number of shares issued during the year.....	18
 Total	 1,855
	Installment stock.
Number of shares withdrawn during the year.....	247
Number of shares retired during the year.....	168
 Number of shares in force Dec. 31, 1909.....	 1,440

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.
Number of shares pledged at beginning of year.....	570
Number of shares pledged during the year.....	62
 Total	 632
Number of shares released during the year.....	21
 Present total number of shares pledged.....	 611

**WISCONSIN NATIONAL LOAN AND BUILDING
ASSOCIATION,**

Milwaukee, Wisconsin.

Office at No. 203 Mitchell Bldg.

Incorporated April 16, 1895. Authorized Capital, \$5,000,000.

ALVIN P. KLETZSCH.....	President	WM. H. DODSWORTH.....	Treasurer
ZENO M. HOST.....	Secretary	PIERSON L. HALSEY.....	Attorney

DIRECTORS.

ALVIN P. KLETZSCH.....	WM. H. DODSWORTH, WM. GEO. BRUCE.
LAWRENCE W. HALSEY,	ZENO M. HOST,
DAVID W. HOWIE,	SAMUEL WALWIG,

STATEMENT DECEMBER 31, 1909.

Assets.	Liabilities.
Loans on real estate.....	\$283,400 00
Loans on stock.....	11,864 08
Accrued and unpaid interest, \$4,464.20; and fines, \$1,735.26	6,109 46
Real estate.....	12,452 93
Judgments	17,584 83
Taxes advanced, recording and insurance premiums advanced	2,142 98
Furniture and stationery...	410 00
Discount not earned.....	82 41
Cash in hands of treasurer.....	995 53
Cash in hands of secretary.....	2,098 94
 Total assets.....	 \$337,231 16
	Total liabilities.....
	\$337,231 16

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.**

Receipts.	Disbursements.
Cash at beginning of year.	\$2,156 58
From dues on installment stock	97,658 00
From paid up stock	1,500 00
From interest	28,647 89
From fines	1,334 88
From fees	5,251 00
From rents	249 09
From R. E. loans repaid	80,500 00
From R. E. loans by maturity of stock	3,400 00
From R. E. loans by foreclosure	10,000 00
From taxes repaid, recording and from insurance premiums repaid	2,442 98
From real estate sales	5,000 00
From stock loans repaid	16,280 76
From judgments	162 94
From certificate of deposit	20,000 00
From solicitors' fees and costs	254 42
From contingent fund	506 18
Total receipts	\$275,414 72
	Total disbursements
	\$275,414 72

Officers Bonded.	Amount of Compensation per Annum.
Secretary	\$3,500 00
Assistant secretary	10,000 00
Treasurer	10,000 00
	Assistant secretary
	Treasurer
	Auditing committee, per hr.
	General agent
	Clerk
	Total salaries for the year
	\$1,080 00
	90 00
	1 00
	480 00
	380 00
	\$2,011 00

Total operating expenses for the year ending December 31, 1909. \$7,937 28

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	1,006	54
Number added during the year.....	435	4
Total	1,441	58
Number whose membership has ceased during the year	321	39
Total number of shareholders Dec. 31, 1909.	1,120	19

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year.....	12,853	281
Number of shares issued during the year.....	5,114	15
Total	<u>17,967</u>	<u>296</u>
Installment. Paid up.		
Number of shares withdrawn during the year.....	3,763	62
Number of shares retired during the year.....		188
Number of shares matured during the year.....	227	<u>3,990</u>
Number of shares in force Dec. 31, 1900....	<u>13,977</u>	<u>46</u>

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.
Number of shares pledged at beginning of year.....	
Number of shares pledged during the year.....	<u>2,730</u>
Total	<u>1,043</u>
Number of shares released during the year.....	
Present total number of shares pledged.....	<u>3,773</u>
	<u>939</u>
	<u>2,834</u>

MONROE BUILDING AND LOAN ASSOCIATION,

Monroe, Wisconsin.

Office at No. 120 Washington Street.

Incorporated March 8, 1904. Authorized Capital, \$500,000.

R. A. ETTER.....President | M. E. BALTZER.....Treasurer
LELAND C. WHITE.....Secretary | J. D. DUNWIDDIE.....Attorney

DIRECTORS.

R. A. ETTER, J. D. DUNWIDDIE, R. B. GIFFORD.
M. E. BALTZER, JOHN STRAHM,
LELAND C. WHITE, EUGENE A. WHITE,

STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$22,175 00	Dues on installment stock.....	\$9,951 25
Loans on stock.....	100 00	Dues paid in advance.....	139 72
Accrued and unpaid interest	38 34	Paid up stock.....	500 00
Judgments.....	19 15	Contingent fund.....	11 23
Insurance premiums ad- vanced.....	31 07	Bills payable.....	10,580 00
Furniture and stationery.....	55 65	Interest payable.....	211 64
Cash in hands of treasurer.....	4 82	Dividend account.....	1,291 23
Cash in hands of secretary.....	473 52	Undivided profits.....	213 50
Total assets.....	\$22,898 57	Total liabilities.....	\$22,898 57

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year..	\$559 35	For real estate loans.....	\$8,820 00
From dues on installment stock.....	2,860 00	For loans on stock.....	50 00
From interest.....	1,187 28	For withdrawals of stock.....	2,298 00
From fees.....	52 25	For matured stock: Profits	394 08
From R. E. loans repaid.....	2,940 00	For interest on paid up	
From stock loans repaid.....	250 00	stock.....	30 00
From bills payable.....	8,025 00	For bills payable repaid...	2,930 00
		For interest on bills pay- able.....	446 70
		For taxes advanced.....	8 67
		For salaries.....	150 00
		For stationery, postage printing.....	3 50
		For other expenses.....	101 25
		For secretary and treasurer bonds and rent.....	52 00
		For miscellaneous.....	21 32
		For withdrawn from ad- vance payments.....	40 00
		Cash on hand Dec. 31st.....	478 36
Total receipts.....	\$15,873 88	Total disbursements..	\$15,873 88

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$2,000 00	Secretary	\$150 00
Treasurer	2,000 00	Total salaries for the year	\$150 00
Total operating expenses for the year ending December 31, 1909....			\$328 07

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	59	1
Number added during the year.....	10	..
Total	69	1
Number whose membership has ceased during the year	8	..
Total number of shareholders Dec. 31, 1909.	61	1

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	570	5
Number of shares issued during the year.....	100	..
Total	670	5
Number of shares withdrawn during the year....	101	..
Number of shares in force Dec. 31, 1909....	569	5

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	187	18
Number of shares pledged during the year.....	90	5
Total	277	23
Number of shares released during the year.....	7	15
Present total number of shares pledged....	270	8

**TWIN CITY BUILDING LOAN AND SAVINGS
ASSOCIATION,**

Neenah, Wisconsin.

Office at No. 103 West Wisconsin Ave.

Incorporated November 23, 1893. Authorized Capital, \$1,000,000.

H. E. COATS..... President | MAYHEW MOTT..... Secretary
S. B. MORGAN..... Treasurer | WESLEY MOTT..... Attorney

DIRECTORS.

H. B. HELD,	W. L. WHEELER,	GUSTAV KALFAHS,
W. A. MASON,	MAYHEW MOTT.	T. B. BLAIR,
H. H. HELD,	F. E. GROVE	A. W. ANDERSON.
S. R. WAGG,	H. E. COATS,	

STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$39,180 00	Dues on installment stock.....	\$24,493 70
Loans on stock.....	218 00	Paid up stock.....	5,850 00
Taxes advanced.....	75 44	Contingent fund.....	989 93
Sinking fund.....	989 93	Bills payable.....	2,650 00
		Dividend account.....	5,805 12
		Undivided profits.....	42 04
		Expense account.....	82 71
		Recording fees.....	10
		Cash overdraft.....	549 77
Total assets.....	<u>\$40,463 37</u>	Total liabilities.....	<u>\$40,463 37</u>

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.**

Receipts.		Disbursements.	
Cash at beginning of year..	\$592 28	For real estate loans.....	\$14,480 00
From dues on installment stock	6,584 95	For loans on stock.....	578 00
From paid up stock.....	7,050 00	For withdrawals of stock: Dues, \$7,500.40; profits, \$2,949.28; interest, \$143.89.	10,593 57
From interest.....	2,193 93	For paid up stock W. D. or retired	1,200 00
From fines.....	93 31	For interest on paid up stock	235 22
From fees.....	13 00	For bills payable repaid...	2,050 00
From profits on withdrawals	106 59	For interest on bills payable	25 78
From stock loans repaid.....	1,250 00	For bond premiums.....	20 30
From R. E. loans repaid.....	6,520 00	For salaries.....	407 00
From bills payable.....	4,700 00	For stationery, postage, printing	42 65
From dividends refunded.....	36 27	For other expenses.....	30 36
From appraisal fees.....	25 00	For mortgage record fee.....	22 20
From attorney fees.....	69 00	For commission on sale of stock	42 00
From membership fees.....	135 00	For attorney's fees.....	69 00
From mortgage record fees.....	22 30	To sinking fund.....	121 82
From cash overdraft.....	549 77	Appraisal fees.....	23 50
Total receipts	<u>\$29,941 40</u>	Total disbursements.....	<u>\$29,941 40</u>

Officers Bonded.	Amount of Compensation per Annum.
Secretary	\$3,000 00
Treasurer	5,000 00
Other officers.....	500 00
Secretary	\$240 00
Treasurer	25 00
Auditing committee.....	12 00
Directors, \$31; managers, \$62	93 00
Collector at Menasha.....	12 00
Total salaries for the year	\$382 00

Total operating expenses for the year ending December 31, 1909.... \$542 31

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	65	
Number added during the year.....	15	ii
Total	80	11
Number whose membership has ceased during the year	11	..
Total number of shareholders Dec. 31, 1909.	69	11

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	774	
Number of shares issued during the year.....	283	70½
Total	1,042	70½
Number of shares withdrawn during the year...	154	12
Number of shares in force Dec. 31, 1909....	888	58½

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	230	31
Number of shares pledged during the year.....	233	9
Total	463	40
Number of shares released during the year.....	73	26
Present total number of shares pledged....	390	14

FOND DU LAC BUILDING AND LOAN ASSOCIATION,

North Fond du Lac, Wisconsin.

Office at No. 930 Michigan Ave.

Incorporated Jan. 18, 1900. Authorized Capital, \$5,000,000.

H. B. LOBB.....	President	B. D. OSBORN.....	Treasurer
F. E. OSBORN.....	Secretary		

DIRECTORS.

F. E. OSBORN,	N. F. LAWLER,	J. J. SCHAUTZ.
B. D. OSBORN,	JOE MOQUIN,	
GEO. FROST,	H. B. LOBB,	

STATEMENT DECEMBER 31, 1909.

Assets.	Liabilities.	
Furniture and stationery...	\$50 00	Dues on installment stock..
Cash in hands of treasurer.	84 47	Undivided profits.....
Total assets.....	\$134 47	Total liabilities.....
		\$134 47

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.**

Receipts.	Disbursements.	
From dues on installment stock.....	\$84 47	For withdrawals of stock:
For real estate sold on contracts	1,746 40	Dues, \$394.63; profits, \$114.68
Total receipts	\$1,830 87	For paid up stock W. D. or retired
		For interest on paid up stock
		Cash on hand Dec. 31st.....
		\$509 31
		950 00
		287 09
		84 47
		\$1,830 87
		Total disbursements.

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	11	7
Number whose membership has ceased during the year	4	<u>7</u>
Total number of shareholders Dec. 31, 1909.	7	..

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	58	9½
Number of shares withdrawn during the year....	42	9½
Number of shares in force Dec. 31, 1909....	16	..

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.
Number of shares pledged at beginning of year.....	20
Number of shares released during the year.....	20

PEOPLES BUILDING AND LOAN ASSOCIATION,

Oshkosh, Wisconsin.

Office at No. 157-159 Main Street.

Incorporated July 22, 1891. Authorized Capital, \$5,000,000.

E. S. RICHMOND.....	President	F. A. LA BUDDE.....	Treasurer
F. J. BARBER.....	Secretary	D. E. McDONALD.....	Attorney

DIRECTORS.

F. S. HOAGLIN,	W. P. WARWICK,	C. R. BOARDMAN,
E. S. HINMAN,	W. H. BAKER,	L. O. CHASE,
J. M. ROLLINS,	E. S. RICHMOND,	JOHN R. EVANS.

STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$78,841 38	Dues on installment stock.....	\$47,663 80
Loans on stock.....	1,773 33	Paid up stock.....	20,675 00
Accrued and unpaid interest	1,075 93	Contingent fund.....	1,867 43
Real estate sold on contracts	780 00	Unearned premiums.....	3,538 25
Bills receivable	525 31	Bills payable.....	4,000 00
Due on stock assessments..	2,042 40	Interest accrued on full paid stock	417 98
Cash in hands of secretary and bank	1,868 80	Dividend account.....	7,313 76
Total assets	\$86,907 15	Undivided profits	772 98
		Surplus	637 95
		Total liabilities	\$86,907 15

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year.	\$1,841 42	For real estate loans.....	\$17,222 38
From dues on installment stock	13,215 72	For loans on stock.....	250 00
From paid up stock.....	6,825 00	For withdrawals of stock: Dues, \$2,490.40; profits, \$108.13	2,607 53
From interest	4,995 51	For matured stock: Dues, \$14,140.30; profits, \$3,459.70	17,000 00
From premiums	986 25	For paid up stock W. D. or retired	9,850 00
From fines	22 40	For interest on paid up stock	1,009 91
From fees	17 00	For bills payable repaid..	3,462 23
From R. E. loans by matur- ity of stock.....	9,200 00	For interest on bills pay- able	446 20
From R. E. loans repaid..	18,050 00	For salaries	937 50
From stock loans repaid..	1,551 67	For stationery, postage, printing and other ex- penses	375 92
From real estate sold on contracts	111 00	Premiums returned	1,172 50
Total receipts	\$56,815 97	For reserve fund	13 00
		Cash on hand Dec. 31st....	1,808 80
		Total disbursements ..	\$56,815 97

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$6,000 00	Secretary	\$900 00
		Treasurer	25 00
		President	25 00
		Total salaries for the year	\$950 00
Total operating expenses for the year ending December 31, 1909....			\$1,313 42

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	141	41
Number added during the year.....	3	7
Total	144	48
Number whose membership has ceased during the year	17	10
Total number of shareholders Dec. 31, 1909.	127	38

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	1,327	237
Number of shares issued during the year.....	254	68 1/4
Total	1,581	305 1/4
Number of shares withdrawn during the year.....	196	98 1/2
Number of shares matured during the year.....	176	372
Number of shares in force Dec. 31, 1909....	1,209	206 1/4

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	828	48
Number of shares pledged during the year.....	188	33 1/2
Total	1,016	81 1/2
Number of shares released during the year.....	296	26 1/2
Present total number of shares pledged....	720	55

THE OSHKOSH MUTUAL LOAN AND BUILDING
SOCIETY,

Oshkosh, Wisconsin.

Office at No. 8 Otter Street.

Incorporated March 13, 1886. Authorized Capital, \$500,000.

J. H. JENKINS.....President | A. T. HENNIG.....Treasurer
GEO. W. JOHNSON.....Secretary |

DIRECTORS.

P. L. MARDEN.	J. H. JENKINS.	W. MORGAN.
JOHN GEIGER,	WM. MANSER.	F. J. PERKINS.
W. F. GRUENEWALD.	HENRY F. KITZ.	ED. PERRY.

STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$109,631 83	Dues on installment stock.....	\$68,432 00
Loans on stock.....	2,608 00	Dues paid in advance.....	67 00
Accrued and unpaid interest, \$190.91; premium, \$47.82; and fines, \$27.70	266 52	Paid up stock.....	29,501 85
Taxes advanced	244 46	Contingent fund	878 11
Insurance premiums ad- vanced	18 00	Incomplete loans	2,357 30
Furniture and stationery...	93 35	Bills payable	4,000 00
Cash in hands of treasurer	1,730 19	Interest payable	266 77
Cash in hands of secretary.	1,092 86	Dividend account	9,987 42
Total assets	\$115,685 21	Undivided profits	194 76
		Total liabilities	\$115,685 21

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.**

Receipts.	Disbursements.
Cash at beginning of year..	\$2,173 31
From dues on installment stock	18,250 00
From paid up stock.....	14,330 35
From interest	4,801 60
From premiums	1,155 50
From fines	34 90
From fees	25
From profits on withdrawals	82 50
From rents	43 50
From R. E. loans repaid..	12,880 84
From stock loans repaid..	2,093 50
From bills payable	18,000 00
From 1-10th of furniture charged off	16 28
From sale of back stock..	283 40
 Total receipts	 \$74,145 93
	Total disbursements..
	\$74,145 93

Officers Bonded.	Amount of Compensation per Annum.
Secretary	\$5,000 00
Treasurer	10,000 00
	Total salaries for the year
	\$820 00

Total operating expenses for the year ending December 31, 1909.... \$1,061 99

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	253	41
Number added during the year.....	42	25
 Total	 295	 66
Number whose membership has ceased during the year	26	10
 Total number of shareholders Dec. 31, 1909.	 269	 56

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	1,390	110.315
Number of shares issued during the year.....	278	<u>71.650</u>
Total	1,668	181.965
Installment. Paid up.		
Number of shares withdrawn during the year.....	165	34.46
Number of shares matured during the year.....	34	<u>190</u>
Number of shares in force Dec. 31, 1900....	1,460	147.505

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	485	33
Number of shares pledged during the year.....	134	<u>37</u>
Total	619	70
Number of shares released during the year.....	67	19
Present total number of shares pledged....	552	51

HOME MUTUAL BUILDING AND LOAN ASSOCIATION,
Racine, Wisconsin.

Office at No. 531 Main Street.

Incorporated May 1, 1894. Authorized Capital, \$2,000,000.

JOSIAH HOCKING.....President C. R. CARPENTER.....Treasurer
 ANDREW DIETRICH.....Secretary JOHN B. SIMMONS.....Attorney

DIRECTORS.

JOSIAH HOCKING.	H. A. PARMENTER.	JAS. A. MURPHY.
CHARLES EPSTEIN.	PETER C. BECK.	L. P. MONROE.
E. F. FREEMAN.	JAMES HIGGINS.	ANDREW DIETRICH.
ARTHUR SIMONSON.	G. G. ROBERTS.	

STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$172,400 00	Dues on installment stock.....	\$105,670 00
Loans on stock.....	5,515 00	Dues paid in advance.....	426 01
Accrued and unpaid interest.....	\$1,629.50; premium.....	Paid up stock.....	27,005 00
\$1,050.61; and fines, \$274.93	2,955 04	Contingent fund.....	1,779 57
Taxes advanced.....	52 13	Incomplete loans.....	1,897 80
Insurance premiums advanced.....	22 50	Bills payable.....	3,000 00
Furniture and stationery.....	25 00	Interest accrued.....	634 43
Cash in hands of treasurer.....	1,508 02	Dividend account.....	37,044 68
		Undivided profits.....	5,014 95
		Appraisal fees.....	2 25
		Attorneys fees.....	3 00
Total assets	\$182,477 69	Total liabilities	\$182,477 69

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
 DECEMBER 31, 1909.**

Receipts.		Disbursements.	
Cash at beginning of year.....	\$1,920 90	For real estate loans.....	\$20,200 00
From dues on installment stock.....	28,633 85	For loans on stock.....	1,910 00
For paid up stock.....	14,150 00	For withdrawals of stock: Dues, \$27,339.50; profits, \$13,826.51	41,166 01
From interest.....	9,916 87	For paid up stock W. D. or retired	7,000 00
From premiums.....	6,794 36	For interest on paid up stock	1,082 65
From fines	18 78	For bills payable repaid	24,500 00
From fees	527 90	For interest on bills payable	964 92
From profits on withdrawals	140 56	For taxes advanced	19 00
From R. E. loans repaid	32,000 00	For insurance premiums advanced	22 50
From stock loans repaid	2,850 00	For salaries	890 00
From taxes repaid	1 60	For stationery, postage, printing	265 80
From bills payable	13,500 00	For loans not completed	3,500 00
From advance payment	426 01	For other disbursements: com's	218 40
From loans not completed	1,897 80	For appraisal fees, \$31.50; attorney fees, \$44.00	75 50
From appraisal fees	29 25	Advanced payments	385 46
From attorney fees	41 00	Credited profit account and on W. D.	140 56
		Cash on hand Dec. 31st.....	1,508 02
Total receipts	\$112,848 82	Total disbursements	\$112,848 82

Officers Bonded.		Amount of Compensation Per Annum.	
Secretary	\$10,000 00	Secretary	\$890 00
Treasurer	10,000 00		
Attorney	1,000 00		
President	2,000 00		
Vice President	1,000 00	Total salaries for the year	\$890 00

Total operating expenses for the year ending December 31, 1909.... \$1,155 80

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	207	18
Number added during the year.....	31	13
Total	238	31
Number whose membership has ceased during the year	14	5
Total number of shareholders Dec. 31, 1909.	224	26

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	5,063	198 11-20
Number of shares issued during the year.....	1,026	141 10-20
Total	6,089	340 1-20
Number of shares withdrawn during the year...	718	.70
Number of shares in force Dec. 31, 1909....	5,371	270 1-20

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	2,087	406
Number of shares pledged during the year.....	288	75
Total	2,375	481
Number of shares released during the year.....	321	100
Present total number of shares pledged....	2,054	381

RACINE BUILDING AND LOAN ASSOCIATION,

Racine, Wisconsin.

Office at Robinson Block.

Incorporated March 10, 1891. Authorized Capital, \$1,000,000.

ARTHUR HUGUNIN.....	President	E. W. RAPPS.....	Treasurer
W. C. PALMER.....	Secretary	PALMER & GETTINGS.....	Attorneys

DIRECTORS.

ARTHUR HUGUNIN,	G. G. JONES,	W. S. PAUL,
D. H. FLETT,	G. L. BUCK,	E. T. BILLINGS,
W. F. HILKER,	THOS. A. FAGAN,	SALO HAAS.

STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$174,176 39	Dues on installment stock..	\$140,592 54
Loans on stock.....	19,800 00	Contingent fund	5,998 02
Accrued and unpaid interest, \$1,633.91; premium, \$826.92	2,460 83	Dividend account	54,106 50
Real estate sold on contracts	3,300 00		
Taxes advanced	270 05		
Cash in hands of treasurer.	689 79		
Total assets	\$200,697 06	Total liabilities	\$200,697 06

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year..	\$5,313 08	For real estate loans.....	\$47,600 00
From dues on installment stock	53,519 81	For loans on stock.....	6,885 00
From interest	12,110 74	For withdrawals of stock: Dues. \$24,575.50; profits,	
From premiums	5,974 67	\$3,776 58.....	28,332 08
From fines	112 13	For matured stock: Dues. \$9,206.00; profits,	
From fees	976 50	\$8,494 00.....	17,700 00
From R. E. loans by matur- ity of stock.....	4,850 00	For bills payable repaid....	12,125 00
From R. E. loans by fore- closure	700 00	For salaries.....	1,000 00
From R. E. loans repaid...	8,485 00	For stationery, postage, printing	98 19
From stock loans repaid...	2,145 00	For other expenses.....	131 78
From taxes repaid.....	44 91	Cash on hand Dec. 31st....	689 79
From real estate sold on con- tracts	200 00		
From bills payable.....	12,125 00		
From stock loans by matur- ity of stock.....	8,025 00		
Total receipts	\$114,581 84	Total disbursements...	\$114,581 84

Officers Bonded.	Amount of Compensation Per Annum.
Secretary	\$10,000 00
Treasurer	10,000 00
	Total salaries for the year
	\$1,000 00
	\$1,229 97

Total operating expenses for the year ending December 31, 1909....

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	446
Number added during the year.....	71
Total	517
Number whose membership has ceased during the year.....	26
Total number of shareholders Dec. 31, 1909.....	491

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	8,030 1/4
Number of shares issued during the year.....	2,034
Total	10,064 1/4
	Installment stock.
Number of shares withdrawn during the year.....	256
Number of shares retired during the year.....	783
Number of shares matured during the year.....	177
Number of shares in force Dec. 31, 1909.....	1,216
	9,448 1/4

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.
Number of shares pledged at beginning of year.....	3,162 1/2
Number of shares pledged during the year.....	789
Total	3,051 1/2
Number of shares released during the year.....	239
Present total number of shares pledged.....	3,712 1/2

RHINELANDER BUILDING AND LOAN ASSOCIATION,

Rhinelander, Wisconsin.

Office at No. 14 W. Davenport Street.

Incorporated Oct. 1, 1900. Authorized Capital, \$1,000,000.

ARTHUR TAYLOR,.....President | M. H. RAYMOND.....Treasurer
MRS. A. W. SHELTON.....Secretary |

DIRECTORS.

ARTHUR TAYLOR, C. A. WIXSON. MRS. A. W. SHELTON,
L. A. LEADBETTER, JAS. BAKER, A. D. SUTTON,
M. H. RAYMOND, J. H. MORGAN, A. E. WIESNER.

STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$75,582 00	Dues on installment stock..	\$69,811 00
Loans on stock.....	2,317 00	Dues paid in advance.....	73 00
Accrued and unpaid interest	63 49	Contingent fund	810 38
Premium and fines.....	9 25	Interest paid in advance...	1 64
Dues unpaid	197 00	Undivided profits	9,200 00
Cash in hands of treasurer	1,227 26		
Total assets	\$79,396 00	Total liabilities	\$79,396 00

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year.	\$2,835 63	For real estate loans.....	\$24,045 00
From dues on installment stock	29,274 00	For loans on stock.....	10,345 00
From interest	6,405 44	For withdrawals of stock...	16,542 55
From fines	214 20	For matured stock.....	25,700 00
From fees	316 00	For interest on paid up stock	48 25
From R. E. loans by maturity of stock.....	10,450 00	For bills payable repaid...	1,200 00
From R. E. loans repaid.....	15,825 00	For interest on bills payable	5 06
From stock loans repaid.....	13,262 00	For salaries	540 00
From bills payable.....	1,200 00	For stationery, postage, printing	31 10
		For other disbursements...	98 05
Total receipts	\$79,782 27	Cash on hand Dec. 31st.....	1,227 26
		Total disbursements	\$79,782 27

Officers Bonded.	Amount of Compensation Per Annum.
Secretary	\$5,000 00
Treasurer	3,000 00
Other officers	1,000 00
Secretary	\$540 00
Auditing committee	15 00
Total salaries for the year	\$555 00
Total operating expenses for the year ending December 31, 1909....	\$669 15

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	206
Number added during the year.....	47
Total	253
Number whose membership has ceased during the year.....	28
Total number of shareholders Dec. 31, 1909.....	225

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	2,085
Number of shares issued during the year.....	640
Total	2,725
	Installment stock.
Number of shares withdrawn during the year.....	343
Number of shares matured during the year....	257
Number of shares in force Dec. 31, 1909.....	600
	2,125

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	832	107
Number of shares pledged during the year.....	230	85
Total	1,062	192
Number of shares released during the year.....	286	114
Present total number of shares pledged....	796	78

**SHEBOYGAN MUTUAL SAVINGS LOAN AND BUILDING
ASSOCIATION,**

Sheboygan, Wisconsin.

Office at No. 418 North 8th Street.

Incorporated April, 1885. Authorized Capital, \$2,500,000.

T. M. BLACKSTOCK.....President H. W. TRESTER.....Treasurer
W. C. ROENITZ.....Secretary FRANCIS WILLIAMS.....Attorney

DIRECTORS.

HENRY BOYLE,	C. ACKERMANN,	H. W. TRESTER.
OTTO ALDAG,	T. WILKE.	THOS. McNEILL.
JOHN BALZER,	T. M. BLACKSTOCK,	H. SCHEELE, JR.
C. H. ROENITZ,	W. H. GUNTHER.	W. BRAASCH.

STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$494,935 00	Dues on installment stock.....	\$426,076 00
Loans on stock.....	34,892 00	Dues paid in advance.....	124 00
Accrued and unpaid interest, \$281.08; fines, \$31.90..	312 98	Contingent fund.....	5,080 31
Real estate	262 30	Interest paid in advance.....	14 64
Taxes advanced	103 98	Bills payable	15,800 00
Furniture and stationery.....	100 00	Dividend account	63,460 30
Delinquent dues	359 00	Undivided profits	16,227 62
Total assets	\$530,965 26	Overdraft	4,182 39
		Total liabilities	\$530,965 26

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.**

Receipts.		Disbursements.	
Cash at beginning of year.	\$12,096 47	For real estate loans.....	\$146,250 00
From dues on installment stock	76,630 00	For loans on stock.....	10,755 00
From interest	17,761 63	For withdrawals of stock:	
From fines	647 70	Dues, \$14,066.50; profits, \$1,646.24	15,712 74
From R. E. loans repaid.....	37,405 00	For bills payable repaid	27,000 00
From stock loans repaid.....	10,295 00	For interest on bills payable	849 74
From taxes repaid.....	160 16	For taxes advanced	193 36
From bills payable.....	42,800 00	For salaries	950 00
From overdraft	4,182 39	For other expenses	267 51
Total receipts	\$201,978 35	Total disbursements..	\$201,978 35

Officers Bonded.		Amount of Compensation Per Annum.
Secretary	\$15,000 00	
		Secretary
		\$1,500 00
		Total salaries for the
		year
		\$1,500 00
Total operating expenses for the year ending December 31, 1909....		\$1,217 51

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	1,496
Number added during the year.....	427
Total	1,923
Number whose membership has ceased during the year.....	98
Total number of shareholders Dec. 31, 1909.....	1,825

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	7,439 1/2
Number of shares issued during the year	2,837 1/2
Total	9,777
Number of shares withdrawn during the year.....	346
Number of shares in force Dec. 31, 1909.....	9,431

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	1,947	812
Number of shares pledged during the year.....	716	212
Total	2,633	1,024
Number of shares released during the year.....	181	193
Present total number of shares pledged....	2,482	831

**SOUTH MILWAUKEE MUTUAL LOAN AND BUILDING
ASSOCIATION,**

South Milwaukee, Wisconsin.

Office at South Milwaukee Bank.

Incorporated January 14, 1892. Authorized Capital, \$1,000,000.

BYRON E. WALTER.....President | E. B. INGALLS.....Treasurer
E. B. INGALLS.....Secretary | J. G. DAVIES.....Attorney

DIRECTORS.

E. B. INGALLS. E. L. MINSTER, WM. KRUECK.
EDWARD MARGETTS. S. M. SMITH, H. A. OHM,
N. HIRSHBERG, PHILLIP KNOLL JR., GEO. H. HOOK.

STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$161,100 00	Dues on installment stock.....	\$59,658 50
Taxes advanced	16 11	Paid up stock.....	82,000 00
Special loan	30 00	Contingent fund.....	1,073 57
Cash in hands of treasurer and secretary	1,427 86	Undivided profits	19,841 90
Total assets	\$162,573 97	Total liabilities	\$162,573 97

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.**

Receipts.		Disbursements.	
Cash at beginning of year..	\$3,088 49	For real estate loans.....	\$38,100 00
From dues on installment stock	21,280 00	For withdrawals of stock: Dues, \$7,395.50; profits, \$2,571.14	9,966 64
From paid up stock.....	27,800 00	For matured stock: Dues, \$8,200.00; profits, \$3,406.60	11,666 00
From interest	13,935 65	For paid up stock W. D. or retired	20,600 00
From fines	20 85	For interest on paid up stock	4,033 91
From fees	19 00	For bills payable repaid..	21,100 00
From R. E. loans matur- ity of stock.....	1,300 00	For interest on bills payable	148 42
From R. E. loans repaid...	19,900 00	For salaries	1,224 00
From insurance premiums repaid	11 00	For stationery, postage, printing	35 56
From bills payable.....	21,100 00	For other expenses.....	152 00
Total receipts	\$108,454 99	Cash on hand Dec. 31st....	1,427 86
		Total disbursements	\$108,454 99

Officers bonded		Amount of Compensation Per Annum.	
Secretary and treasurer...	\$5,000 00	President	\$120 00
		Vice president	60 00
		Treasurer	720 00
		Building committee	180 00
		Other directors	144 00
		Total salaries for the year	\$1,224 00

Total operating expenses for the year ending December 31, 1909.... \$1,411 56

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	192	103
Number added during the year.....	29	36
Total	221	139
Number whose membership has ceased during the year	7	11
Total number of shareholders Dec. 31, 1909.	214	128

STATEMENT OF SHARES.

	Installment stock.		Paid up stock.
Number of shares in force at beginning of year..		1,689 1/2	748
Number of shares issued during the year.....		479	278
Total		2,168 1/2	1,026
	Installment stock. Paid up stock.		
Number of shares withdrawn during the year.....	243	206	206
Number of shares retired during the year.....	116 1/2		
Number of shares matured during the year.....	6 1/2	366	
Number of shares in force Dec. 31, 1909....		1,802 1/2	820

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.
Number of shares pledged at beginning of year.....	
Number of shares pledged during the year.....	
Total	723 1/2
Number of shares released during the year.....	190 1/2
Present total number of shares pledged.....	914
	106
	808

STEVENS POINT SAVINGS AND LOAN ASSOCIATION,

Stevens Point, Wisconsin.

Office at No. 102 Strong's Ave.

Incorporated Oct. 5, 1896. Authorized Capital, \$1,000,000.

A. R. WEEK.....	President	J. P. MALICK.....	Treasurer
V. P. ATWELL.....	Secretary		

DIRECTORS.

A. R. WEEK,	D. E. FROST,	C. E. EDWARDS,
W. B. BUCKINGHAM,	J. T. CLEMENTS,	V. P. ATWELL.
E. D. GLENNON,	J. P. MALICK,	

STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$7,587 29	Dues on installment stock	\$1,537 69
Bills receivable	86 00	Paid up stock.....	4,400 00
Book account	541 09	Contingent fund	758 69
Office furniture	50 00	Dividend account	125 00
Cash in hands of treasurer.	633 22	Suspense account	619 48
		Surplus	1,437 34
Total assets	\$8,877 60	Total liabilities	\$8,877 60

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year	\$805 97	For withdrawals of stock...	\$65 50
From dues on installment stock	1,773 69	For paid up stock W. D. or retired	1,400 00
From suspense	9 06	For interest on paid up stock	290 00
		Cash on hand Dec. 31st.....	633 22
Total receipts	\$2,388 72	Total disbursements..	\$2,388 72

Officers Bonded.		Amount of Compensation Per Annum.	
Secretary	\$1,000 00	Secretary	\$150 00
		Total salaries for the year	\$150 00
Total operating expenses for the year ending December 31, 1909....			\$150 00

MEMBERSHIP.

	Installment stock.	Holding stock.	Paid up stock.
Total number of members at beginning of year..	26	-	15
Number whose membership has ceased during the year	3	..	..
Total number of shareholders Dec. 31, 1909....	23		15

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	689 1/2	58
Number of shares withdrawn during the year...	24 1/2	14
Number of shares in force Dec. 31, 1909....	665	44

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.
Number of shares pledged at beginning of year.....	336
Number of shares released during the year.....	25
Present total number of shares pledged.....	301

DOUGLAS COUNTY BUILDING AND LOAN
ASSOCIATION,

Superior, Wisconsin.

Office at Central and Tower Avenues.

Incorporated April 8, 1902. Authorized Capital, \$200,000.

B. N. PADDOCK..... President | D. OSBORNE..... Treasurer
C. W. MURRAY..... Secretary

DIRECTORS.

B. N. PADDOCK.	D. OSBORNE.	CAREY BURDICK.
ROBT. STEWART.	L. A. POTTER.	J. F. HEULE.
GEO. COMISKEY.	O. R. SWINGLE.	C. S. COOLEY.

STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$13,875 00	Dues on installment stock.....	\$13,094 10
Loans on stock.....	1,875 00	Dues paid in advance.....	40 35
Accrued and unpaid interest. \$42.15; fines, \$19.44...	61 59	Contingent fund	121 59
Taxes advanced	9 40	Interest paid in advance.....	4 35
Insurance premiums advanced	2 00	Undivided profits	3,125 82
Furniture and stationery	8 00		
Cash in hands of treasurer	555 22		
Total assets	\$16,386 21	Total liabilities	\$16,386 21

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.**

Receipts.		Disbursements.	
Cash at beginning of year.	\$1,671 28	For real estate loans.....	\$4,800 00
From dues on installment stock	3,333 30	For loans on stock.....	1,125 00
From interest	994 49	For withdrawals of stock: Dues, \$326.20; profits, \$91.61	917 81
From fines	43 38	For bills payable repaid..	700 00
From fees	43 90	For interest on bills payable	5 32
From R. E. loans repaid...	725 00	For taxes advanced.....	49 01
From stock loans repaid...	675 00	For salaries	60 00
From taxes repaid.....	39 61	For stationery, postage, printing	6 10
From bills payable.....	700 00	Premium on surety bonds.....	7 50
Total receipts	\$8,225 96	Cash on hand Dec 31st.....	555 22
		Total disbursements	\$8,225 96

Officers Bonded.		Amount of Compensation Per Annum.	
Secretary	\$500 00	Secretary	\$60 00
Treasurer	1,000 00	Total salaries for the year	\$60 00
Total operating expenses for the year ending December 31, 1909....			\$78 60

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	62
Number added during the year.....	14
Total	76
Number whose membership has ceased during the year.....	4
Total number of shareholders Dec. 31, 1909.....	72

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	748
Number of shares issued during the year.....	286
Total	1,084
Number of shares withdrawn during the year.....	63
Number of shares in force Dec. 31, 1909.....	971

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	195 1/2	74
Number of shares pledged during the year.....	101	22 1/2
Total	296 1/2	96 1/2
Number of shares released during the year.....	11 1/2	13 1/2
Present total number of shares pledged....	285	83

SUPERIOR HOME BUILDING AND LOAN ASSOCIATION,

Superior, Wisconsin.

Office at No. 29 Wisconsin Bldg.

Incorporated August, 1890. Authorized Capital, \$1,000,000.

WILLIAM ROYCRAFT.....	President	MAX C. ALBENBERG.....	Treasurer
CHAN SMITH.....	Secretary	C. M. WILSON.....	Attorney

DIRECTORS.

WILLIAM ROYCRAFT.	J. H. DARLING.	CHAN SMITH.
MAX C. ALBENBERG.	C. M. WILSON.	

STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$140 00	Dues on installment stock.....	\$4,843 32
Loans on stock.....	763 00	Contingent fund	673 30
Real estate	4,900 00	Undivided profits	330 00
Cash in hands of treasurer	63 62		
Total assets	\$5,866 62	Total liabilities	\$5,866 62

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year..	\$485 68	From withdrawals of stock:	
From dues on installment stock	12 00	Dues	\$1,778 50
From interest.....	271 28	For taxes.....	93 63
From rents.....	243 50	For insurance.....	65 89
From R. E. loans repaid.....	311 86	For salaries.....	240 00
From stock loans repaid.....	928 00	For other expenses.....	6 00
From real estate sold on contracts	227 08	For repairs and improve- ments	225 41
Total receipts.....	\$2,479 40	For sundries.....	6 35
		Cash on hand Dec. 31st.....	63 62
		Total disbursements..	\$2,479 40

Officers Bonded.	Amount of Compensation per Annum.
Secretary	\$1,000 00
Secretary	\$240 00
Auditing committee.....	6 00
Total salaries for the year	\$246 00
Total operating expenses for the year ending December 31, 1909....	\$246 00

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	23
Number whose membership has ceased during the year.....	4
Total number of shareholders Dec. 31, 1909.....	19

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	252
Number of shares retired during the year.....	69
Number of shares in force Dec. 31, 1909.....	183

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.
Number of shares pledged at beginning of year.....	84½
Number of shares released during the year.....	40
Present total number of shares pledged.....	44½

WASHBURN LOAN AND BUILDING ASSOCIATION,

Washburn, Wisconsin.

Incorporated June 16, 1890. Authorized Capital, \$1,000,000.

D. W. CORNING.....	President	B. UNGRODT.....	Treasurer
L. N. CLAUSEN.....	Secretary		

DIRECTORS.

D. W. CORNING,	M. H. SPRAGUE,	JOHN O'SULLIVAN,
B. UNGRODT,	E. C. STEVENS,	JOHN WALSH,
Q. W. FROST,	L. N. CLAUSEN,	GEO. T. FOX,
D. M. MAXCY,	F. A. BELL,	A. I. LIEN.

STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$80,075 00	Dues on installment stock..	\$57,915 90
Loans on stock.....	2,325 00	Dues paid in advance.....	180 00
Accrued and unpaid interest, \$391.86; premiums, \$274.84; and fines, \$133.36		Contingent fund.....	2,290 10
Real estate.....	800 06	Interest, \$32.23; premiums, \$1.56	33 84
Judgments	7,234 68	Undivided profits	18,749 40
Taxes advanced.....	5,131 41	Error in repayment of taxes by members.....	1 06
Insurance premiums advanced.....	242 45		
Installments	237 36		
Fees	668 10		
Cash in hands of secretary.....	1 40		
	2,444 84		
Total assets.....	\$79,180 30	Total liabilities.....	\$79,180 30

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year..	\$2,674 39	For real estate loans.....	\$12,740 00
From dues on installment stock.....	15,529 80	For loans on stock.....	1,275 00
From interest.....	3,964 65	For withdrawals of stock: Dues, \$2,889.00; profits, \$336.35	3,225 35
From premiums.....	1,370 93	For matured stock: Dues, \$1,165.50; profits, \$684.50.	1,850 00
From fines.....	223 62	For stock retired.....	8,079 60
From fees.....	153 00	For interest on stock retired	3,811 80
From R. E. loans repaid.....	7,630 00	For real estate by foreclosure and attorney's fees..	396 30
From rents.....	20 00	For real estate.....	159 80
From stock loans repaid.....	745 00	For taxes advanced.....	700 51
From R. E. loans by maturity of stock.....	1,550 00	For insurance premiums advanced	146 55
From R. E. loans by foreclosure	1,054 41	For salaries.....	524 00
From taxes repaid.....	278 99	For other expenses.....	49 06
From insurance premiums repaid	135 66	For taxes on real estate.....	115 02
From real estate sold on contracts	190 00	For premiums refunded.....	32 72
From transfers.....	11 50	For advance payments on stock W. D.....	41 40
		Cash on hand Dec. 31st.....	2,444 84
Total receipts.....	\$35,591 95	Total disbursements..	\$35,591 95

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$1,000 00	Secretary	\$500 00
Treasurer	2,500 00	Treasurer	24 00
		Total salaries for the year	\$524 00
Total operating expenses for the year ending December 31, 1909....			\$573 00

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	247
Number added during the year.....	29
Total	276
Number whose membership has ceased during the year.....	32
Total number of shareholders Dec. 31, 1909.....	244

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	4,247
Number of shares issued during the year.....	772
Total	5,019
	Installment stock.
Number of shares withdrawn during the year.....	289
Number of shares retired during the year.....	319
Number of shares matured during the year.....	37
Number of shares forfeited during the year.....	109
Number of shares in force Dec. 31, 1909.....	754
	4,265

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	1,251	131
Number of shares pledged during the year.....	264	125
Total	1,515	256
Number of shares released during the year.....	184	71
Present total number of shares pledged....	1,331	185

**MARATHION COUNTY BUILDING, LOAN AND
INVESTMENT ASSOCIATION,**

Wausau, Wisconsin.

Office Clerk Circuit Court Office.

Incorporated Jan. 29, 1902. Authorized Capital, \$2,000,000.

C. B. BIRD.....	President	H. G. FLEIETH.....	Treasurer
A. A. BOCK.....	Secretary	NEAL BROWN.....	Attorney

DIRECTORS.

C. B. BIRD,	W. R. CHELLIS,	NATHAN HEINEMANN.
H. G. FLEIETH.	C. J. ZAHN.	F. P. STONE.
HENRY RUDER.	OSCAR WICK.	G. D. JONES.
II. J. PAGENKOPF.	I. A. LA CERTE.	

STATEMENT DECEMBER 31, 1909.

Assets.	Liabilities.
Loans on real estate.....	\$122,350 00
Loans on stock.....	2,378 65
Taxes advanced.....	702 06
Cash in hands of treasurer.....	38 96
 Total assets.....	 \$125,469 67
	Dues on installment stock and dividends.....
	\$75,543 22
	Paid up stock.....
	28,550 00
	Contingent fund.....
	893 73
	Bills payable.....
	17,350 00
	Undivided profits.....
	3,132 67
	Total liabilities.....
	\$125,469 67

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1909.**

Receipts.	Disbursements.
Cash at beginning of year.....	\$14 18
From dues on installment stock.....	15,736 41
From paid up stock.....	10,000 00
From interest.....	8,323 95
From fines.....	202 64
From fees.....	8 00
From profits on withdrawals.....	206 14
From R. E. loans by maturity of stock.....	2,400 00
From R. E. loans repaid.....	8,025 00
From taxes repaid.....	18 74
From stock loans repaid.....	1,361 35
From bills payable.....	12,650 02
From membership fees.....	252 40
 Total receipts.....	 \$59,198 81
	For real estate loans.....
	\$29,888 62
	For loans on stock.....
	2,210 00
	For withdrawals of stock:
	Dues, \$3,110.13; profits,
	3,726 38
	For matured stock: Dues,
	\$3,519.07; profits, \$1,090.93,
	4,600 00
	For paid up stock W. D. or retired.....
	6,550 00
	For interest on paid up stock.....
	1,311 40
	For bills payable repaid.....
	9,295 00
	For interest on bills payable.....
	623 02
	For taxes advanced.....
	282 06
	For salaries.....
	580 00
	For stationery, postage, printing.....
	20 50
	For bonding officers.....
	22 00
	For auditing committee.....
	10 00
	For commissions.....
	49 87
	Cash on hand Dec. 31st.....
	38 96
	Total disbursements.....
	\$59,198 81

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$2,500 00	Secretary	\$580 00
Treasurer	3,000 00	Auditing committee.....	10 00
		Total salaries for the year	\$500 00
Total operating expenses for the year ending December 31, 1909....		\$632 50	

MEMBERSHIP.

	Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	171	42
Number added during the year.....	25	16
Total	196	58
Number whose membership has ceased during the year	14	4
Total number of shareholders Dec. 31, 1909.	182	54

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	2,071 $\frac{3}{4}$	251
Number of shares issued during the year.....	374	100
Total	2,445 $\frac{3}{4}$	351
Number of shares withdrawn during the year	134 $\frac{3}{4}$	30 $\frac{1}{2}$
Number of shares matured during the year	43	35
Number of shares in force Dec. 31, 1909....	2,268	235 $\frac{1}{4}$

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year	1,030 $\frac{1}{4}$	87
Number of shares pledged during the year.....	885 $\frac{1}{2}$	112
Total	1,915 $\frac{3}{4}$	199
Number of shares released during the year....	81 $\frac{1}{4}$	52
Present total number of shares pledged....	1,834 $\frac{1}{2}$	147

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